

**HOUSING WEALTH AND ACCUMULATION: HOME
OWNERSHIP EXPERIENCES OF AFRICAN CARIBBEAN
FAMILIES MIGRATING TO BIRMINGHAM AND LONDON
IN THE PERIOD 1950-1970**

by

RICKY JOSEPH

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ABSTRACT

The housing wealth experiences of ethnic minority home owners is relatively unexplored within the UK literature. This thesis makes a contribution to this field by exploring the experiences of African Caribbean post war families. There are a number of original points of departure to this literature that this study makes. Links are made with Caribbean migration and social anthropology literatures in developing fresh perspectives on the study of housing wealth among this group. The study avoids treating housing wealth in isolation from other networks within African Caribbean communities. Instead it develops a single asset network that positions housing wealth within a broader resource framework used to interpret home ownership careers and return migration planning. The study incorporates literature drawn from cultural consumption theory in exploring values and meanings attached to inheritances in the UK and Caribbean. An original methodological contribution is made in the use of life history methods in exploring consumption and transmission of housing wealth across two generations of the same family. The 13 families included in the study are drawn from Birmingham and London. The findings suggest that there is a complex interaction of networks used throughout home ownership careers. Informal financial networks in the form of intergenerational exchanges are used in supporting younger family members at the start of home ownership careers. There is evidence that inheritance of 'family land' in the Caribbean provided a focus for the investment of UK housing wealth to facilitate return migration. Other forms of housing wealth leakage took place, with evidence of investments in second homes in the Caribbean, kinship networks and entrepreneurial activity. This investment of UK housing assets in second homes across the Caribbean region suggests the creation of 'transnational housing markets'.

Dedication

Bê Ngoc To

1962 – 1995

To a dear friend who is greatly missed but never forgotten.

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The production of this thesis has been a hugely exhaustive yet enjoyable experience. I have certainly learned as much about myself as I have about the topic that has been a major part of my life over the last few years. This statement of appreciation to the many people who have provided support and inspiration throughout my studentship could easily run over several pages. I start off by offering my heartfelt thanks to my academic supervisors who have guided me through this project. Professors Alan Murie and David Mullins at CURS and Keith Kirby at the DCLG have been model mentors. It has certainly been a privilege to have been guided by them and to have my research project nurtured by their collective stewardship. I cannot praise them highly enough.

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CHAPTER ONE: INTRODUCTION

This thesis uses a life history approach to bridge an important gap in the UK housing and housing wealth literatures. The arrival of the merchant ship *Empire Windrush* to Tilbury docks in 1948 symbolised the start of mass migration from the Caribbean to the UK. The influx of African Caribbean¹ migrants to the UK also coincided with major changes to the labour and housing markets (Phillips, 1987; Byron, 1993). The search for secure housing and employment were among the key priorities for new arrivals. Self-help strategies, kinship² and social networks were important resources that African Caribbean migrants made use of in achieving these twin objectives. Nurturing financial and emotional ties with family members remaining in the Caribbean was also a priority for many migrants. Financial networks in the form of remittances were also being established and these formed an important ritual for many African Caribbean households. African Caribbean migrants also engaged in other types of informal financial exchanges brought over from the Caribbean region. The literature notes the use of rotating savings and credit associations (Roscas), more commonly known as ‘partners’ across the Caribbean (Katzin, 1959; Sterling, 1995; Handa and Kirton, 1999). These informal savings schemes provided an important financial resource for families in accessing rented accommodations and paying for deposits to purchase their first property in the UK (Sterling, 1995). What is not well known in the two decades that followed the arrival of the *Empire Windrush* is that rates of home ownership among African Caribbean and other New Commonwealth migrants exceeded those of the white population (Byron, 1993). Many

¹ A host of terms have been used to describe African Caribbean communities in the literature since the post war period. These include terms such as West Indian, Afro Caribbean and more recently Black British. This latter term is often used to describe second and third generation members.

² Throughout this thesis I have used the terms ‘family’ and ‘kinships’ interchangeably.

of the families who took their first tentative steps on the housing ladder in this period still remain there today, despite the problems of racism in the housing system that have been documented within the literature (Glass, 1961; Davison, 1962; Patterson, 1963; Rex and Moore, 1967; Daniel, 1968). This study picks up their stories and brings it up to date.

There are a number of significant developments in the housing market and within this group of migrants itself that provides important contexts to this study. The first of these is the rapid expansion of home ownership and the emergence of housing wealth in the 1970s. The home ownership sector, which at the turn of the twentieth century was perceived as the tenure for the rich, had broadened its social base after the war (Saunders, 1990; Hamnett, 1999; Malpass and Murie, 1994). This growth was matched by a collapse in the private rented sector and the transfer of stock that had been privately owned into home ownership (Malpass and Murie, 1994). Another key development has been the rise in property prices from the 1960s culminating in the first major property boom in the 1970s (Hamnett, 1999). This meant increasing numbers of home owners were beginning to accumulate assets in their properties. This period is important because the first comprehensive survey of wealth holding in the UK by the Royal Commission on the Distribution of Income and Wealth (1977) revealed that the home had now become the most valued personal asset for many households, outstripping pensions and other forms of investments. This landmark study triggered a flotilla of empirical work from housing sociologists, housing economist and social anthropologists who sought to disentangle the consequences of these findings for families and the wider economy (Murie and Forrest, 1980a; Hamnett, 1987a; Munro, 1988; Atkinson *et al*, 1989; Forrest and Murie, 1989). The burgeoning housing wealth literature from this period has provided important insights to the social geography of wealth. However this literature has only rarely explored

the experiences of ethnic minority home owners (cf Ward, 1982; Hamnett, 1999). One of the problems facing researchers in this area is the question of data coverage. The national datasets used by housing wealth researchers covering wealth, household expenditure, income and savings are collected from a variety of sources and do not routinely record ethnicity. This makes it difficult to establish a reliable evidence base on the experiences of ethnic minority home owners. This is one of the reasons that I have used a qualitative approach to this study.

There are two key themes in the housing wealth literature that I will address in this study. The first of these is the way that housing wealth has boosted many home owners' spending powers. The use of different strategies to release equity in the home has been an important development in the literature. The sums of money involved are huge. Some estimates put the figure of unmortgaged housing equity at £2.2 trillion (Smith, 2005a). The notion of capital or housing wealth leakage is used to describe the way that housing equity is directed towards non-housing consumption (Kemeny and Thomas, 1984; Smith, 2005a). The second theme that has emerged that I will focus on is that of inheritance (cf Murie and Forrest, 1980a; Munro, 1988; Forrest and Murie, 1989, 1995; Hamnett, 1995a, 1999; Finch and Mason, 1999; Thomas and Dorling, 2004; Rowlingson and McKay, 2004). The literature has focused attention on the way that inheritances reinforce and reproduce wider inequalities within society (Murie and Forrest, 1980a; Forrest and Murie, 1989; Hamnett, 1995; Thomas and Dorling, 2004). However the issue that I will explore is the way that housing inheritances are negotiated within families (Munro, 1988; Finch and Mason, 2000; Rowlingson and McKay, 2004).

Although the experiences of ethnic minority groups have been researched in the UK inheritance literature, this work investigates the relationships between kinships and property within a Eurocentric framework. Very little attention is given to the different systems of land and kinships that exist in the developing world. It is within this context that I explore the housing wealth experiences of African Caribbean home owners. There are two key perspectives that I explore. I argue that it would be difficult to undertake a study of home ownership experiences of African Caribbean migrants without an understanding of the housing systems that exist across the Caribbean region. I consider literature drawn from Caribbean social anthropological studies on the system of 'family land' (Besson and Momsen, 1987; Barrow, 1992). I suggest that this system of landholding has important symbolic and economic significance for post war migrants settling in the UK. Among the key features of 'family land' is that it is communally owned and inherited within extended kinship networks. I argue that the cohort of post war migrants who form the focus of this study would have become beneficiaries of these assets since their arrival to the UK. Moreover these inheritances are likely at some point to have been incorporated within inheritance planning in kinship networks established here.

Another important development that has influenced this study relates to demographic trends within the African Caribbean population in the UK that have been picked up within the migration literature. A number of studies in the 1980s and 1990s have noted increasing numbers of return migration among Caribbean elders (Gmelch, 1980; Rubenstein, 1982; Thomas-Hope, 1985, Peach, 1991; Byron, 1994; Byron and Condon, 1996; Goulbourne, 1999). There are suggestions in this literature that Caribbean elders who are home owners are much more likely to be engaging in such activity (Thomas-Hope, 1985, 1992; Byron, 1994;

Byron and Condon, 1996). Without making any direct references to housing wealth, Byron (1994) suggests that this cohort of return migrants were using their UK housing assets to invest in housing markets across the Caribbean. Similar conclusions have been drawn in the 1970s, when empirical links were made between housing investment strategies in the home ownership market among Indian and Pakistani households to facilitate return migration (Dahya, 1974; Anwar, 1979). These connections between housing markets and return migration have been relatively unexplored in the literature. The return migration literature tends to focus on the role of kinship and social networks in the planning that takes place within families. However there is little understanding of the way that families finance such activity.

Building on this theme of housing wealth and return migration, I consider the development in the second home market in the UK housing literature. Increasing numbers of UK based home owners are investing in second homes in overseas housing markets (ODPM, 2005b). Very little is known about the experience of ethnic minority home owners in this context. This study will explore whether African Caribbean home owners are engaging in this market as part of return migration planning. The connections that might exist within these literatures open up the possibility of housing wealth leakage from the UK home ownership market into local housing markets across the Caribbean.

Having mapped out some of the themes to this study, I will set out briefly the methodological and theoretical approach that I have taken before setting out my research themes.

Methodological approach

There are a number of original points of departure to the way that I have approached this study. There are very few examples within the housing wealth literature where intergenerational perspectives have been taken (Forrest and Murie, 1995). This is my justification for interviewing two generations of the same family³. I have used a life history approach to explore the way that housing wealth and other resources are used by the families throughout the life course. The use of life history and other biographical research methods have a long tradition in intergenerational studies of migrant families (cf Thomas and Znaniecki, 1958; Bertaux and Bertaux-Wiame, 1981; Bertaux and Thompson, 1993). Although life history methods have not been used before in the study of housing wealth, they have increasingly been used in other parts of the housing literature (cf Forrest and Murie, 1987; Franklin, 1990; Smith, 1991; 63; Mooney and Murie, 1994; Bowes *et al*, 1997b; Harrison and Phillips, 2003). This research method enables me to gain important historical perspectives on the way that housing wealth and other asset networks are negotiated throughout the life course by families.

Theoretical approach

My opening comments to this introduction gave a brief glimpse of the range of assets and resources that have been used by newly arrived African Caribbean migrants. It also provides me with the idea of developing an analytical approach that has a focus on resources that African Caribbean households and communities make use of in pursuing a range of outcomes. In Chapter Four I develop a conceptual approach that combines a wide range of assets

³ In this study I have defined the family as the relationship between parent or guardian and child/ren. References made to kinship networks refer to extended family networks that might include grandparents, brothers and their wives, sisters and their husband, aunts and nephews.

networks and resources. The literature recognises many of these as being important within African Caribbean communities. I develop what I describe as a single asset network as a resource framework that combines housing wealth, informal financial resources, social and kinship networks. This enables me to explore the resources used and strategies in negotiating home ownership careers and return migration planning. In my analysis of home ownership careers I also include a small selection of work drawn from residential mobility literature. This provides me with an opportunity to explore different influences that shape home ownership careers over time. The second theoretical perspective that I develop is what I describe as cultural economic consumption perspectives. I use this to explore the values and meanings that are attached to inheritance of 'family land' in the Caribbean, and how these are integrated within inheritance planning. The housing wealth literature tends to restrict its focus on economic perspectives on consumption issues. I have made use of emerging literature drawn from cultural consumption theory. Cultural consumption perspectives have been applied to the study of housing in the past, but not within the UK context (Carrier and Heyman, 1997).

Research themes

This section sets out my research themes. It is important to note that I have decided to use the term 'themes' rather than 'questions'. This is simply because this allows me greater scope to explore issues and connections between literatures in a field that is complex and under researched within the UK context. There are five research themes:

Theme one: To explore the way that housing wealth and other assets influence home ownership careers and return migration among African Caribbean families.

Theme two: To investigate experiences of inheritance and intergenerational transmissions of housing wealth.

Theme three: To survey transmissions and investment of housing wealth overseas through return migration and kinship networks.

Theme four: To devise cultural economic perspectives on the way that inheritance of ‘family land’ and inheritance planning takes place.

Theme five: To reflect on how these perspectives gained can contribute to the wider body of housing wealth literature.

Selection of the families

Although I provide a fuller account of the selection of the families in the methodological discussions in Chapter Five, it is important to set out at the start the criteria used in their selection and my sampling approach. These obviously have a direct bearing on the research findings. I reflect on these decisions and their implications in the concluding chapter.

There were two criteria used in selecting the families. Firstly, the parent or guardian must have migrated to the UK in the period 1950-70, and had subsequently entered the home ownership market. This period is important as it marked the height of Caribbean migration to the UK (Byron, 1994; Owen, 1994; Peach, 1996). Moreover it witnessed important changes to the post war housing and labour markets (Phillips, 1987; Byron, 1994). I have referred to this

cohort of interviewees as ‘first generation’⁴ throughout the rest of this study. My intention was to explore how this cohort of African Caribbean migrants negotiated the changes to the home ownership market and the emergence of housing wealth later on in their home ownership careers.

The second selection criteria used was that interviewees should have an adult child born or based in the UK who would agree to take part in the study. I have referred to this cohort of interviewees as ‘second generation’. I noted earlier that there are few examples in the housing wealth literature of studies that have included two generations of the same family. This approach enabled me to explore the dynamics of wealth transmissions, testing along the way differences in experiences and attitudes across generations.

A brief word of mention is needed for my reasons in selecting the cities of Birmingham and London, as the study locations. Both cities witnessed the largest settlement of Caribbean and New Commonwealth immigrants (Owen, 1992; Modood *et al*, 1997). Moreover some of the earliest and most influential literature on the housing experiences of post war migrant were undertaken in these cities (see Glass, 1961; Patterson, 1963; Rex and Moore, 1967; Rex and Tomlinson, 1979). Although I was mindful of the contrasting housing market conditions of the two cities in the hope that these might provide opportunities to compare and contrast experiences, this was not an issue that I ultimately explored in any depth. The reason for this was that my main point of interest was the relationships and meanings that the families attached to their home ownership status and experiences of housing wealth rather, than the

⁴ I have used the term first and second-generation family members throughout in my description of the family case studies. First generation family members refer to in all the cases the parent or parents who migrated to the UK in the period 1950-70. The second generation would be the adult child who in most cases were born in the UK or the Caribbean but have lived most of their adult life in the UK.

levels of housing wealth that they may have accumulated (or lost) throughout their housing careers.

Structure of thesis

Having briefly mapped out the issues, research themes, and some aspects of my methodology, I will now provide an overview of the thesis structure.

Chapters Two builds on the issues raised in this chapter, setting out in more detail the literature landscape, approach and assumptions I have made about the connections between literatures.

Chapters Three develop some of the themes discussed earlier. I consider a selection of literature drawn from Caribbean social anthropology on the system of ‘family land’ and a more general discussion on ethnic minority home ownership in the UK.

Chapter Four sets out the analytical framework for the study. I develop a single asset network framework that I use as a resources framework in which to explore the housing careers and return migration planning. This chapter also develops cultural economic perspectives drawn from cultural consumption theory, which is used to explore values and meanings attached to inheritances in the UK and the Caribbean.

Chapter Five provides a general discussion around my choice of life history methods, epistemological positioning, case study selection and analysis.

Chapters Six sets out the life history accounts of the families

Chapters Seven, Eight and Nine presents the research findings. These are organised thematically covering home ownership careers, intergenerational exchanges and return migration.

Chapter Ten considers the key findings and reflects critically their implications for my research themes. The chapter concludes by reflecting on some of the lessons gained for the wider body of housing wealth literature.

CHAPTER TWO: NEW PERSPECTIVES ON HOUSING WEALTH WITHIN MIGRANT COMMUNITIES

Introduction

In Chapter One I argued that the housing wealth literature in the UK has not fully explored the experiences of ethnic minority home owners. Intergenerational perspectives within the literature have also feature infrequently. This gap in the literature provides a number of constraints as well as opportunities for me to develop new perspectives on this study of African Caribbean home ownership. The chapter begins by developing empirical connections between the housing wealth literature and ethnic minority communities from a migration background. The various strands of literatures that I consider provide the building blocks for this study. The chapter is organised in two parts.

The first part develops empirical connections between housing wealth, ethnic minority home ownership, Caribbean migration and social anthropological literatures. I begin by considering the emergence of housing wealth and key developments in this literature. This section includes a general discussion on the lack of perspectives given to ‘race’ and the experiences of ethnic minority home owners. This is followed by a review of key developments within the ‘race’ and housing literature. I make specific references to aspects of this work that provides insights to the problems facing African Caribbean and other New Commonwealth groups in accessing home ownership since the post war period. I turn next to literature drawn from Caribbean social anthropology studies on the system of ‘family land’ that has emerged from the region since the abolition of slavery in the 1800s. I pay particular attention to the way that

family land in Caribbean society is communally owned within extended kinship networks. I touch on another related theme of intergenerational exchanges that exists within migrant communities. I argue that these developments have important implications for families who have migrated from the Caribbean region and for the UK inheritance literature. The emergence of return migration as a theme in a number of qualitative studies in the 1980s allows me to make connections between housing wealth and the second home market. Literature I consider on the experiences of Indians and Pakistani households in the 1970s enables me to develop the notion of housing wealth leakage from the UK housing market. This is an issue that is relatively unexplored in the housing literature.

The second part of this chapter develops theoretical perspectives on the way that I approach this study. The literature has a tendency to treat housing wealth as an economic asset in isolation from other resources and networks that might be available to families. I suggest that a resource framework enables me to explore how families make use of different assets in pursuing home ownership careers and return migration planning. The migration and housing literatures recognise the existence and strength of these networks. I develop a resource led approach that combines housing wealth with different networks. I follow this with a discussion on the role of cultural consumption perspectives in the study of housing wealth. I argue that housing wealth consumption in the literature tends to be dominated by economic perspectives. I suggest that this narrow view of consumption ignores important developments in the consumption literature on cultural consumption theory. This enables me to develop what I describe as cultural economic perspectives on the study of housing wealth. I use these perspectives to explore the values and meanings interviewees attach to inheritance of family land in the Caribbean and how these are integrated within inheritance planning.

UK Housing wealth literature and perspectives on ‘race’ and ethnicity

The UK housing wealth literature that emerged in the 1970s with the publication of the Royal Commission on the Distribution of Income and Wealth (1977) has to a large extent made few direct references to ‘race’ or the experiences of ethnic minority home owners. Rex and Moore (1967) for example, in their landmark study of immigrant housing in Sparkbrook drew attention on the fact that this group tended to occupy dwellings with a far lower rateable value than white families. However the references made to rateable values was used to illustrate the poor conditions that these groups lived in, rather than as a basis from which to explore their potential to accumulate wealth if they went on to buy in these area. Ward (1982) was among the first authors to comment directly on the housing wealth experiences of ethnic minority home owners. He speculated on the combined effects of housing and labour market discrimination on the potential of this group to accumulate housing wealth. Building on earlier contributions by Murie and Forrest (1980a), and the Royal Commission on the Distribution of Income and Wealth (1977), Ward used aggregated data on the age, type and rateable value of properties across London, Birmingham and Bradford as a crude measure of wealth accumulation. His use of rateable values as a proxy for housing wealth in some respects mirror the approach taken by Rex and Moore (1967). Although conceding that this approach was limited in its scope, Ward was able to demonstrate possible differentials in housing gains in areas that had higher concentrations of ethnic minority communities. Ward also argued that these spatial factors that impacted on the potential of ethnic minority home owners to accumulate equity in their properties were reinforced by inequalities within the housing and labour markets.

There have been a number of themes emerging from the housing wealth literature since the Royal Commission's (1977) findings. There are two in particular that I will focus on in the rest of this study. The first of these is the way that housing equity accrued as a result of property rises has provided a new source of spending for home owners (Hamnett, 1995b, 1999; Terry and Leather, 2001; Benito and Power, 2004; Bramley *et al*, 2004; Smith and Vass, 2004; Smith, 2005a). Since the 1970s the home ownership market has experienced sustained periods of price inflation followed by relatively short periods of recession (Hamnett, 1999; Smith, 2005a; Mullins and Murie, 2006). Seen purely as an investment commodity, the monetary value of the home has outperformed earnings and most forms of savings (HM Treasury, 2003; Barker, 2004). These developments have resulted in vast reserves of housing equity within the UK housing stock. Smith (2005a) noted from her review of the housing wealth literature that by the end of 2003, the average (median) unmortgaged housing equity held by home owners was as much as £56,000. The total value of unmortgaged housing equity in the UK is put at £2.2 trillion. Empirical work undertaken to unpack the location of these equity reserves reveals that £460 billion is held by home owners over the age of 65 (Smith, 2004; 2005a). This concentration of wealth in properties has focussed attention on the mechanisms which allow its release by home owners. Essentially there are two ways that home owners can unlock housing equity in their properties. They can either dispose of it by way of sales, trading down or selling an inheritance. Secondly they can borrow against it by making use of financial products and services (Smith, 2005a). Trading down and last time sales are by far the most popular strategy used by home owners to unlock equity. This accounts for between 60-64 per cent of total equity withdrawal (Benito and Power, 2004).

The market that has developed in financial products and services to help home owners to withdraw equity in their homes began in the early 1980s. This period marked the ending of mortgage rationing. High street banks were beginning to make a bigger presence in the mortgage market, creating greater competition for related products (Hamnett, 1999; Smith *et al*, 2002). The financial liberalisation of the mortgage market in the mid 1990s created further expansion of the range of financial products designed to help home owners take advantage of equity release and equity withdrawal (Davey and Earley, 2001; Smith *et al*, 2002). These developments have increased opportunities for home owners to increase consumption overall and have reawakened longstanding debates in the housing wealth literature around the nature of home ownership as a form of investment or consumption (see Dunleavy, 1980, 1986; Saunders, 1986, 1990; Forrest and Murie, 1995; Hamnett, 1999; Barker, 2004; Smith, 2005a). There is a strong body of evidence pointing to the role of housing wealth in fuelling consumer spending (Pannell, 1992; Muelbauer and Murphy, 1994; Hamnett, 1999; Akoki *et al*, 2002; Smith, 2005a). Confidence in the housing market and in the wider economy have provided further incentives for consumer spending (MacLennan and Tu, 1998).

The second development within the housing wealth literature that provides an important context to this study is that of inheritance. There are two strands to this literature. The first relates to the way that inheritance exacerbates wealth inequality in society (Murie and Forrest, 1980a; Forrest and Murie, 1989; Hamnett, 1991; Finch and Hayes, 1994; Thomas and Dorling, 2004). The second strand to the literature has been driven by social anthropological perspectives on inheritance. This work focuses on the relationship between property, kinship relations and the economic networks embedded within these (Munro, 1988; Franklin, 1995; Finch and Mason, 2000; Rowlingson and McKay, 2004). It is this strand of the literature that

provides the context for this study. Finch and Mason (2000) in their study of inheritances noted,

In seeing inheritance as a process that constitutes families, not simply reflects them, we are following much of the classical anthropological and historical literature on kinship. Of course there are important political and cultural differences between societies, which make generalisations impossible. Nonetheless, it is a commonplace finding in much of this literature that property expresses and symbolises both the boundaries of a kinship group and the power structure.

(Finch and Mason, 2000: 2)

The UK inheritance literature has developed in line with the growth in home ownership as more people have assets to pass on (Hamnett, 1995a; Finch and Mason, 2000; Summerfield and Gill, 2005; Mullins and Murie, 2006). There is little quantitative data on people's attitudes to inheritance, but the evidence that is available suggests that over a third of the general public expect children to inherit from their parents (Rowlingson and McKay, 2004). The same survey suggested that just under half felt that children would prefer their parents to spend money on themselves. Inheritance is generally seen as a bonus rather than something that should take place by right (Finch and Mason, 2000). Another issue that I explore is experiences of receiving inheritance. The literature suggests that between 10-15 per cent of the population has received an inheritance (Hamnett, 1991; Hancock *et al*, 2002; Rowlingson and McKay, 2004). Finch and Mason (2000) refer to the emotional values that beneficiaries place on cash inheritance and the belief that it should be put to good use or invested carefully. This may range from putting it into savings accounts, establishing a business or purchasing property.

A development in the literature that has direct interest to me relates to attitudes to bequests. Rowlingson and McKay (2004) suggest that four in ten people expect to leave property to someone else. Almost a third expect to leave a combination of a property and savings, whilst

one in five say they do not expect to leave anything. The same study reveals that ethnic minority groups are more likely to leave a property and savings. Housing assets are more likely to be left to children intact (Finch and Mason, 2000; Rowlingson and McKay, 2004). The literature on will making suggests that only a minority of the population make a will (Finch and Mason, 2000). This might be because they have nothing to leave or that they believe that the outcome they intended would result through intestacy legislation. This literature on inheritance although providing some important insights to the experiences of ethnic minority households has not incorporated inheritances claims or experiences that take place overseas. Moreover I argue later on in this chapter that this ignores kinship structures and the system of family land across the Caribbean region.

African Caribbean and ethnic minority home ownership in the UK

In this section I consider literature exploring the home ownership experiences of post war African Caribbean migrants and other New Commonwealth groups. The body of empirical studies emerging from the early 1960s⁵ that is commonly referred to as the ‘race’ and housing literature, has a distinguished record in drawing attention on the problems facing many post war New Commonwealth migrants. There are a number of underlying themes that have dominated this literature. The first of these is the reconstruction of the post war UK housing market which was still experiencing severe housing shortages (Milner Holland Report, 1965; Rex and Moore, 1967; Phillips, 1987; Byron, 1994). Secondly the relaxation of immigration rules encouraging the recruitment of new workers to run essential public and transport services (Glass, 1961; Davison, 1962; Peach, 1968).

⁵ cf Glass, 1961; Davison, 1962; Patterson, 1967; Peach, 1966, 1968; Rex and Moore, 1968

Within this literature it is possible to piece together important insights to the conditions and experiences of post war ethnic minority home owners. For example a number of authors have commented on the problems faced by newly arrived migrants in accessing the home ownership sector (Rex and Moore, 1967; Patterson, 1968; Rex and Tomlinson, 1979; Modood *et al*, 1997). Other contributions to this literature have provided compelling evidence of the difficulties these groups experienced in obtaining mortgage facilities (Karn, 1978, 1982; Harrison and Steven, 1982; CRE, 1985a, 1985b; Karn *et al*, 1985). Discriminatory practices by exchange professionals, and the higher costs associated with property purchase compared with white buyers, have also featured in this literature (Daniel, 1968; Cater, 1981; Fenton, 1984). The clustering of migrant households in properties at the lower end of the housing market has been highlighted in the literature (Rex and Tomlinson, 1979; Brown, 1984; Karn *et al*, 1985; Sarre *et al*, 1989; Smith, 1989). A particular point of interest for me is the reliance on migrant groups on informal financial, kinship and social networks used to purchase properties (Karn, 1982; Karn *et al*, 1986; Sarre *et al*, 1989). I will develop these perspectives in Chapter Four.

‘Family land’ within Caribbean society

The previous section provided an illustration of the home ownership experiences of African Caribbean and other post war New Commonwealth groups. However very little reference is made in this literature to the system of family land that has existed in parts of the English speaking Caribbean since the 1800s. Family land is written about fairly extensively in Caribbean social anthropological studies and is viewed as an important economic and symbolic resource in Caribbean society (Clarke, 1953, 1966; Davenport, 1961, Edwards, 1961; Smith, 1965; Besson and Momsen, 1987; Barrow, 1992). It is arguable, within some

Caribbean families, there is a much longer history of land and property ownership than is generally acknowledged to be the case within the UK housing literature (Besson and Momsen, 1987; Barrow, 1992).

The system of family land has been criticised within some quarters for the way that it acts as a barrier for agricultural efficiency and land reform (Dorner, 1964; Bloch, 2003; Stanfield *et al*, 2003). Establishing legal rights to land is fraught with difficulties because of the lack of formal documentation on ownership and taxation (Barrow, 1992; Besson and Momsen, 1987). Another characteristic of family land is the way that it is inherited within extended kinship networks. This means that very lengthy and complicated inheritance chains are established. These are further complicated by outward migration (Solien, 1959; Rubenstein, 1979). I argue that rather than being perceived as a symbolic significance the system of family land has important implications for the inheritance profiles of UK based Caribbean post war migrants and their families. Byron (1994, 1999) commented on the influence of family land in the investment decisions made by Caribbean elders embarking on return migration. I develop these perspectives in Chapter Three.

The prevalence of family land in Caribbean society and the way that it is inherited communally within extended kinship networks provides the basis on which I explore research *Themes Two, Three and Four* on inheritance and intergenerational transmissions of housing wealth. The inheritance literature tends to take a Eurocentric view of assets that are accumulated within the UK (cf, Finch and Mason, 2000; Rowlingson and McKay, 2004). This literature has rarely explored inheritances of ethnic minority communities within the context of housing systems that exist in their country of origin. The Caribbean social anthropological

literature suggests that post war migration from the region has fragmented claims to inheritance of family land (Besson and Momsen, 1987). Byron (1994) suggests that Caribbean elders who have inherited family land at some point during their time in the UK are using this as a basis for formulating return migration plans. Basch *et al* (1994) suggests that the process of transnationalism connects social, economic and political fields which remain in place even after migration. I argue that the connections established by family land is another influence that is sustained after migration. Byron's (1994) findings hints that the inheritance profiles of African Caribbean migrants may be diverse incorporating assets acquired overseas and in the UK housing market. Her findings provide a starting point from which to explore diverse inheritance profiles among the interviewees taking part in this study.

Intergenerational exchanges of housing related wealth is another theme that I explore. There are a number of dimensions to this, which I focus on. I look at the way these take place within kinship networks located in the UK and in the Caribbean region. These perspectives have implications for the literature on remittances within migrant communities. The source of remittances within the household budget of sending individuals is not very well understood in this literature (Adams, 2005), and provides me with an opportunity to contribute to an area that is not very well understood.

African Caribbean communities in the UK and return migration

In my introduction to this study I suggested that UK housing wealth might be an important source of funding return migration for African Caribbean households. This is an issue that is under researched within the migration and housing literatures. In this section I consider a

selection of Caribbean migration literature and evidence drawn from the ‘race’ and housing literature to support my argument.

A theme that has emerged since the 1960s within the UK literature (Davison, 1968; Patterson, 1968) and that has gathered pace in the 1980s with the ageing of the first cohort of Caribbean migrants has been the phenomenon of return migration (Peach, 1991; Byron, 1994, 1999; Byron and Condon, 1996; Goulbourne, 1999). There is evidence (Peach, 1991) that the Caribbean born population having peaked at 330,000 in 1966 is in decline (see table 2.0).

Table 2.0 Caribbean born population in the United Kingdom

| Year | Caribbean birth place | UK born children of Caribbean born ethnic (estimate) | Best estimate Caribbean population |
|-------------|------------------------------|---|---|
| 1951 | 17,218 | | 18,000 |
| 1961 | 173,659 | 26,000 | 200,000 |
| 1966 | 330,780 | 50,000 | 380,000 |
| 1971 | 304,070 | 244,000 | 548,000 |
| 1981a | 295,179 | 250,565 | 545,744 |
| 1981b | 268,000 | 244,000 | 519,000 |
| 1984 | 242,000 | 281,000 | 529,000 |
| 1986-88 | 233,000 | 262,000 | 495,000 |
| 1991 | 264,591 | 268,318 | 499,964 |
| | | to 326,424 | to 326,424 |

Sources: 1951 Census, 1961 Census, 1966 Census (10 per cent count), 1971 Census, 1981a Census, 1981b Labour Force Survey (1982), 1984 Labour Force Survey (1988), 1986-88 Population Trends (1990, 60, 35-8), 1991 Census. Taken from Peach (1991: Table 4; 1996, Table 1.1)

Qualitative evidence drawn from the migration literature suggests that these return flows are being led by Caribbean elders (Byron and Condon, 1996; Byron, 1999; Goulbourne, 1999). Quantifying precise numbers of migrant returns is problematic within the literature. This is due to the difficulties in defining what is meant by this term, the lack of reliable data in this

field and the multi directional flows of migrants (Nutter, 1986; Massey *et al*, 1987; Peach, 1991; Thomas-Hope, 1992, 1998; Byron and Condon, 1996; Byron, 1999). Peach (1991) estimated that there have been 86,000 returning migrants from the UK between the period 1966 to 1988. This amounts to just under 4,000 returns each year over this period.

The emergence of return migration and the role of housing in facilitating this enables me to develop connections with the second homes literature. The growth in popularity of second homes held overseas by UK based home owners has gained greater prominence within the housing literature (Council of Mortgage Lenders, 2001; Centre for Future Studies, 2004; ODPM, 2005b). The most popular destinations remain Spain and France. There has been little exploration within this literature on the experiences of ethnic minority home owners in this market. This literature often assumes that this market is being driven by home owners seeking investment opportunities in retirement or a change in life style. Very little is understood about the growth in this market and empirical connections with global trends in migration. In Chapter Three I explore these issues in more detail. I suggest that African Caribbean home owners may be featuring within this market as part of return migration strategies. I also suggest that this market may facilitate housing wealth leakage from the UK housing market.

Developing a resource network framework in the study of housing wealth

In the discussions earlier I suggested that the literature has a tendency to view housing wealth as a financial asset in isolation to other assets that might be available within families. I felt that this approach would have limited appeal to me because I was keen to incorporate housing wealth within a much broader network of financial and non-financial assets that have been acknowledged within the Caribbean migration and housing literatures. This provides me with

an opportunity to depart from the way that assets are considered within the housing wealth literature. It is useful at this point to define some of the key terms that I will be using throughout this study.

I have used the term assets and resources interchangeably throughout this thesis to describe tangible and intangible assets that might provide support as well as enabling families to achieve various outcomes. There are a number of authors who have influenced my approach. Sherraden (1991) who has pioneered asset welfare policies to help low income families in the USA to accumulate wealth and promote asset accumulation identifies a range of tangible and intangible assets within families. Sherraden argues that these assets are dynamic and interact with each other. Moreover he argues they can be manipulated by policy makers to help low income families to accumulate assets and promote savings. I describe Sherraden's thesis and its relevance to the approach I have taken in developing a resource framework used to explore home ownership careers and return migration planning in the analytical discussions in Chapter Four.

I have used this notion of networks to conceptualise the way that different assets relate with each other and form a resource framework that families can make use of. There are two types of networks that I include in this network. The first are kinship and social networks. The migration literature makes use of social field theory to describe the entire network of social and kinship relations sustaining migrant communities (Manners, 1965; Portes, 1978; Olwig, 1987; Massey *et al*, 1987; Byron, 1994). In the Caribbean migration literature Byron (1994: 20) defines these as a 'social network resource system'. These play a critical role within return migration planning. This literature has influenced the notion of transnationalism. This

positions individual identity across multiple national borders (Ramji, 2006). The notion of transnational social space is developed by Basch *et al*, (1994) to gain deeper understandings of the social, economic and political cross-national processes within which migrant groups are embedded (Ramji, 2006). This conceptualisation of networks provides an important framework in which I explore the role of housing in sustaining these connections.

There are many other examples within the literature that have acknowledged the role of kinship and social networks. The housing literature notes their use in the search for accommodation among African Caribbean and other New Commonwealth post war groups (Davison, 1962; Patterson, 1963; Rex and Moore, 1967; Sarre *et al*, 1989). Kinship and social networks are also acknowledged within the ethnic minority small business literature. A number of authors have identified the way that ethnic minority businesses utilise these networks in sustaining business activities (Barrett *et al*, 2001; Kloosterman and Rath, 2001; Ram *et al*, 2003).

The second type of network that I integrate within my resource framework are financial networks. These financial networks are the informal financial practices and exchanges used by African Caribbean communities have been acknowledged within the migration literature (Byron, 1994; Goulbourne and Chamberlain, 2001). There is a considerable body of evidence that describes the prevalence of informal savings practices among migrant communities. These rotating savings and credit associations (Roscas) based on trust are known as ‘partners’ have been well established within Caribbean migrant communities (cf, Amogu, 1956; Geertz, 1962; Ardener, 1964). A number of authors have pointed out that these culturally derived financial practices were not developed as a response to discriminatory practices within

banking institutions in the UK, but have a long tradition within African and Caribbean societies (Amogu, 1956; Katzin, 1959; Sterling, 1995). These informal financial practices have enabled low income groups to access finance to purchase household goods and other important expenditure. There is evidence within the housing literature that ‘partners’ were an important financial resource enabling African Caribbean families to purchase their first properties in the UK (Ward, 1975; Karn *et al*, 1985; Sterling, 1995). The existence of informal financial networks that parallel formal financial banking institutions is a theme that is picked up within the UK financial literature (Office of Fair Trading, 1999; Financial Services Authority, 2000a). There are other examples in the literature of economic networks within families. Franklin (1995) describes the way that economic networks operate within kinship relations through inheritance. He draws on the distinction made by Davis (1972) who conceptualises these networks operating in four sub-economies involved in the generation and distribution of housing wealth. These are ‘market economy’, the ‘redistributive economy’, the ‘domestic economy’ and the ‘gift economy’. I consider two of these, the ‘domestic economy’ and the ‘gift economy’ and my justification for using these in Chapter Four where I develop the notion of a single asset network framework.

Byron’s (1994) conceptualisation of a social network resource system used by Caribbean households in planning return migration provides an approach that I use to combine financial and non-financial assets into my single asset network. I adapt this to explore home ownership careers and return migration planning. The advantage of treating these assets in this way is it enables me to gain a better perspective of the broader range of resources that are used by families in making important decisions.

Cultural economic consumption approaches to the study of housing wealth

The second theoretical perspective that I have incorporated into this study provides another point of departure to the literature. The housing wealth literature has tended to focus on wealth consumption within a purely economic framework (cf Royal Commission on the Distribution of Income and Wealth, 1977; Joseph Rowntree Foundation, 1998; MacLennan and Tu, 1998; Hamnett, 1999; HM Treasury 2003). I introduce to this study what I describe as cultural economic perspectives on consumption. This approach draws upon developments within the cultural consumption literature that explores the relationship between cultural systems and material analysis (Carrier and Heyman, 1997; Fine, 2002; Moeran, 1996; Appadurai, 1997). I use this approach to analyse the values and meanings attached to inheritance of family land in the Caribbean and how these might be integrated within inheritance planning. In order to gain these perspectives I have made use of a commodity specific analysis framework (Moeran, 1996) in the theoretical discussions in Chapter Four. This analytical framework allows me to position family land as a commodity, allowing me to explore the values and meanings that are attached to them by interviewees.

There are many examples within the housing literature that have incorporated cultural perspectives. Some authors have explored the cultural values and norms in the physical form of housing (see Rapoport, 1969; Mumford, 1970; Clarke, 1973; Jordanova, 1989). Meanwhile others have investigated how cultural values impact upon the private lives and living arrangements of households (Ozaki, 2002). There are isolated examples within the literature where cultural consumption perspectives have been used within a housing context. Carrier and Heyman (1997) apply this framework in their study of consumption strategies among ethnic minority households within segregated urban housing markets in the USA. The

emergence of these perspectives can partly be explained by the desire among its exponents to integrate cultural systems with political economy to gain a better understanding of consumption behaviour,

It is impossible to understand the history of consumption without also examining our conceptions of culture, the workings of culture, and ultimately subjectivity. In fact it has been the failure to do this which has resulted in the purely economists accounts of consumption which see it in a secondary role after production or which focus on commodities rather than consumers.

(Bermingham, 1995: 13 quoted in Fine, 2002: 103)

I build on the perspectives taken by Carrier and Heyman (1997) who argue that housing can be treated appropriately as a commodity within a cultural consumption framework,

We have chosen housing for our example because it has an undeniable influence on the household's reproductive strategies and because it stands in marked contrast to the sort of cheap consumables that dominate the study of consumption. Also it shows particularly clearly how consumption strategies of other sets of households have consequences for the strategies of other sets of households, consequences that can be malignant when the situations and orientations of those diverge.

(Carrier and Heyman, 1997: 369)

I position the family home as a commodity embedded within extended kinship ties that have powerful symbolic and economic meanings in Caribbean society. I argue in Chapter Four that the use of cultural consumption perspectives in the way that inheritance takes place provides an appropriate analytical framework to explore these issues (Clarke, 1953, 1966; Beckford, 1975; Momsen and Besson, 1987).

There are other literatures that have influenced my decision to use of cultural consumption perspectives in this study. Social anthropologist who have contributed to the inheritance

literature write in a fairly similar vein about the ‘material and economic aspect’ of kinship (Finch and Mason, 2000). Symbolic meanings and values are attached to ‘objects’ in the form of ‘family property’ and ‘keepsakes’ (Finch and Hayes, 1994; Finch and Mason, 2000). Finch and Hayes (1994) in their study of inheritance, death and the concept of the home refer to literature drawn from the sociology of consumption on the meaning of the home after the death of its creator (Chapman, 1955; Seeley *et al*, 1956; Allan and Crow, 1989; Richards, 1990). These perspectives suggest that there is not as much distance between strands of the cultural consumption and housing literatures than might have at first appeared. In Chapter Four I develop these discussions and consider the work of authors who have devised a commodity specific analytical framework that I use to explore the values and meanings attached to inheritance (Moeran, 1996).

Conclusions

The paucity of empirical work on the housing wealth experiences of ethnic minority home owners has provided opportunities for me to develop new perspectives on this literature. This process has involved forging and re-evaluating connections between a broad range of literatures. The first part of this chapter develops empirical links between the UK housing wealth literature and the experience of ethnic minority home owners. I suggest a number of ways that this study can make important contributions to the understanding of these issues. The literature has tended to explore the housing experience of African Caribbean communities within a Eurocentric framework. These perspectives ignore their pre-migration housing experiences and the landholding system operating across the Caribbean region. I argued that connections should be made between the UK inheritance and Caribbean social anthropological literatures. The cohort of post war migrants who are the focus of this study

are likely to have inherited a share of family land at some point during their time in the UK. The theme of migration provides another opportunity for me to develop empirical links with the housing wealth literature. The empirical evidence that I considered suggested that there is scope to deepen connections between these literatures and the second home market.

The theoretical perspectives that I considered provide the basis for new approaches to the study of housing wealth. Housing wealth tends to be viewed in isolation from other assets that might be available to families. I positioned housing wealth within a much broader resource network that exists within African Caribbean communities. This enables me to explore the assets that influence home ownership careers and return migration planning. The housing wealth literature tends to treat consumption issues within an economic framework. The issue of inheritance, which forms a key theme of this research, provides me with an opportunity to introduce literature drawn from cultural consumption theory. These perspectives are developed further in the theoretical discussions in Chapter Four. I explore how different values and meanings are attached to inheritance of family land and the way they are integrated within inheritance planning. The next chapter builds on some of these discussions by focusing on the emergence of family land across the Caribbean and a review of the home ownership literature as it relates to ethnic minority households.

CHAPTER THREE: FAMILY LAND IN THE CARIBBEAN AND ETHNIC MINORITY HOME OWNERSHIP IN THE UK

Introduction

This chapter builds on the discussions earlier by considering empirical work on family land drawn from Caribbean social anthropological studies and the UK home ownership literature as it relates to ethnic minority households. This latter work although providing generalised accounts of post war New Commonwealth communities does make specific references to African Caribbean households. The chapter provides the context in which I explore the home ownership careers and return migration planning.

I have organised the chapter in two parts. I begin with a review of literature taken from Caribbean social anthropological studies that provides a description of the system of landholding known as ‘family land’ and some of the key themes that have emerged. This landholding system has a number of important features that have implications for my research themes. Family land is communally owned and inherited within extended family networks. It has developed across the English speaking Caribbean region since the abolition of slavery in the 1800s. I argue that these perspectives are important because the UK literature has generally viewed home ownership experiences of African Caribbean and other ethnic minority groups within western European perspectives of landholding. I develop this point by suggesting that the UK literature has understated the influence of housing histories, cultural, economic and symbolic customs within post war African Caribbean communities. The section concludes by suggesting that the existence of family land in Caribbean society have important

implications for patterns of inheritance and for return migration planning among Caribbean elders who may view family held land as a site for investing UK housing wealth.

The second part of the chapter moves on to review a selection of UK housing literature on the experiences of African Caribbean and other New Commonwealth communities since the war. Particular attention is paid to work that focuses on the home ownership sector and on some of the key barriers that have been identified in the literature that have restricted their access. I have included in this review policy developments and trends in other parts of the housing sector most notably the Right to Buy policy introduced by the Conservative government in the 1980s that enabled council tenants to purchase their homes. However local authorities have had powers to promote home ownership through discretionary sales and by offering mortgages since the late 1950s (Forrest and Murie, 1994). Given the concentration of African Caribbean households within this sector (Harrison and Phillips, 2003; Summerfield and Gill, 2005), it seems logical to consider the potential implications of this policy in providing a gateway into home ownership. I also consider the growth of the second homes market. In the previous chapter I suggested empirical connections between this literature and qualitative evidence drawn from the Caribbean return migration literature. This suggests that African Caribbean home owners may be investing UK housing wealth into local housing markets in the Caribbean region as part of multiple residence.

Family land within the Caribbean region

The UK literature has tended to view the housing experiences of African Caribbean and other New Commonwealth communities within Eurocentric perspectives (cf Glass, 1961; Patterson,

1963; Rex and More, 1967). This section considers a selection of literature taken from Caribbean social anthropological studies on the system of land administration that have developed across the English speaking Caribbean region since the 1800s. This is commonly referred to as 'family land'. Besson describes the institution of family land as 'pan-Caribbean, typifying Afro-Caribbean peasantries in general' (Besson and Momsen, 1987: 17).

The institution of family land can be traced to the collapse of the plantation system following Emancipation in the 1830s (Besson and Momsen, 1987; Barrow, 1992). Landless African and Creole peasantry secured claim on plots of land formerly controlled by plantation owners, from which they were able to establish collective family rights (Clarke, 1953, 1966; Davenport, 1961; Otterbein, 1964; Paget, 1964; Smith, 1965; Mintz, 1974a; Knox, 1977; Besson, 1974; 1984a, 1984b). This was facilitated by state backing and against growing opposition from ex-plantation owners eager to re-establish their former rights (Marshall and Beckford, 1972; Cross, 1979, Momsen and Besson, 1987; Stanfield *et al*, 2003). The Commonage Act of 1896 in the British colony of Bahamas for example set the tone across other parts of the English speaking Caribbean, as it regulated and gave legal recognition to the use of lands that were identified as commonage.⁶ These developments across the region were in some respects a return to the customary system of land use that existed in pre-colonial Africa. Under this system, land belonged to the 'community'. This could take the form of a tribe, clan or confederations of villages (Clarke, 1966; Craton, 1987).

⁶ For a fuller discussion of the evolution of land tenures in the Bahamas see Craton, M (1987) 'White law and black custom: the evolution of Bahamian land tenures', in Besson, J. and Momsen, J. (eds.) in *Land development in the Caribbean*, London, Macmillan, pp. 88-114.

This action among the peasantry to establish claims on land had clear economic implications. The scarcity of land and the lack of opportunities to secure alternative employment meant that it enabled families to achieve economic independence through subsistence farming. These developments took on a symbolic importance as a former landless peasantry had acquired land rights and economic independence flowing from it (Besson and Momsen, 1987; Barrow, 1992). A recurrent theme in this literature is the way that family land is intimately linked to the creation and reproduction of kinship ties. This contrasted profoundly with what Besson (1987: 18) described as the ‘kinlessness of the enslaved’. A number of authors argue that the descendents of these slaves have drawn on this symbolism in perpetuating the survival of family land against pressures to reform this land system (Beckford, 1975; Cross, 1979; Stanfield *et al*, 2003). Although not exclusive confined to the English speaking Caribbean, the system of family land has been influenced by French cultural traditions within Francophone Caribbean (Horowitz, 1967; Finkel, 1971), and Dutch cultural traditions in Guyana (Despres, 1970; Smith, 1971).

It is within this context that Caribbean social anthropological authors have positioned family land and patterns of Caribbean kinship (Wilson, 1973; Besson, 1979). This strand of the literature is important in relation to this study as it refers to the way that family land is inherited within extended kinship networks. It is the unrestricted nature of cognate descent that land can be inherited undivided bilaterally by all descendents of the original portion of land. This means that inheritance could take place through both parents (Barrow, 1992). Co-owners were able to acquire a share of land for residential or agricultural purposes. Several authors have described this as ‘extra-legal’ in the way that intergenerational transfers of land

can take place by word of mouth and in accordance to customary practice (Foreman 1958; Bruce, 1983, Barrow, 1992).

The family land as a symbolic and economic resource

The literature on family land acknowledges the tensions that arise because it is positioned as a symbolic and economic resource by many Caribbean families. The symbolic nature of family land takes its roots from a number of sources (Clarke, 1953, 1963; Edwards, 1961; Smith, 1965). Clarke's (1953, 1963) seminal study of the system of family land in Jamaica identifies three reasons for its significance. The first is the enhanced social status that land ownership conferred to newly freed slaves. Secondly, she points to the strong religious associations attached to the land as a sacred burial place for family members, and the necessity that these remain within the control of their ancestors. Thirdly, Clarke refers to the economic independence that land ownership confers within agrarian society. Taken collectively family land is intimately linked to family well-being and is a symbol of security (Clark, 1996). The unrestricted nature that family land is inherited also means that there is a perception that it can act as a permanent economic resource for families,

Land is desired in its own rights beyond its productive or commercial potential and its ambition of nearly every landless villager to win a piece of land. To own land symbolizes (sic) individual economic well-being and confers prestige and respectability on the owner. Equally important, land is something permanent and immovable, thereby conferring stability in a social system in which unpredictability and impermanence are constant elements. Finally land represents a legacy that may be passed on to one's heirs, thus ensuring that one will be remembered by one's descendents.

(Rubenstein, 1975: 165 quoted in Besson and Momsen, 1987: 24)

Another theme that emerges from the Caribbean social anthropological literature on family land are claims that it encourages agricultural inefficiency through voluntary non-use and lack of investment (Comitas, 1962; Beckford and Campbell, 1963; Dorner, 1964; Clarke, 1966; Rubenstein, 1975; Stanfield *et al*, 2003; Besson and Momsen, 1987; Barrow, 1992). This literature attributes this to confusion caused by multiple ownership and tensions arising from absentee owners. Critics argue that this makes it difficult to gain agreement on its economic use within families (Clarke, 1966). Lack of innovation within agricultural practices is also referred to within the literature (Edwards, 1961; Finkel, 1971; Momsen, 1971; Rubenstein, 1975). The literature suggests that the process of post war migration from the Caribbean has meant that the burden of tending family land has fallen on older, less active family members who are more familiar with outdated farming methods (Edwards, 1961 Clarke, 1966).

Besson (1987) suggests this picture emerging from the literature of inefficiency and low productivity can be traced to the symbolic nature of family land. She points to the ‘unrestricted descent systems, which is reinforced through voluntary non-use and the retention of inalienable land rights’. This tension between family land as a potential realisable economic asset and a symbolic one is a theme that I develop in this thesis. Specifically I explore how families who may have inherited family land in the Caribbean have incorporated it within inheritance planning and within kinship networks established in the UK.

Effects of outward migration on family land and extending financial networks

Caribbean communities have a long established tradition of migration from the region (Williams, 1944; Eltis, 1972; Rodney, 1981; Byron, 1994; Chamberlain, 1998). This

movement of Caribbean communities particularly since the post war period has a number of implications to the system of family land. I argue these have important bearings to this study. I will deal with each of these in turn.

Firstly, outward migration has led to the further fragmentation of absentee ownership and as a consequence has created inheritance claims for many African Caribbean family members settled in the UK. The Caribbean social anthropological literature provides many examples of the way that the process of out migration in the post war period has extended potential claims on land from members living outside of the Caribbean region (Soliens, 1959; Otterbein, 1964; Rubenstein, 1975). Many 'first generation' African Caribbean migrants to the UK would have been the first cohort to have inherited a share of family land. There is very little understanding of this in the UK inheritance literature. This tends to focus on inheritance portfolios and experiences within the UK context (Forrest and Murie, 1989; Hamnett *et al*, 1991; Hamnett, 1996; Mason, 1999; Janet and Finch, 2000; Rowlingson and McKay, 2004). This gap in the literature allows me to explore different types of inheritance experiences across families.

The second consequence of outward migration can be seen in the way that this process has created new financial networks as funds from migrants settling in the UK are redirected to kinship members and family land through remittance (Manners, 1965; Fruchts, 1968; Philpot, 1973; Olwig, 1987). This literature suggests that vast sums of remittances are being directed into regional and local economies by overseas-based kinship networks (Ratha, 2003; Adams, 2005). The question that arises for me is whether UK based African Caribbean families who

have entered home ownership may be utilising housing wealth in investing in family owned land and kinship networks in the Caribbean.

The third implication of post war migration relates to the role of family land within return migration planning among Caribbean elders in the UK. Several Caribbean migration authors have drawn attention to the importance of family land held in families in the formulation of return migration plans (Thomas-Hope, 1992; Byron, 1994, 1999). Byron (1994) in her study of return migration strategies deployed by UK based Nevisians noted that a significant proportion of the families in her study who had inherited family land during their time in the UK. Although Byron concluded that this did not necessarily trigger definitive plans for a return, she did however acknowledge the symbolic and economic significance this held for the families within their migration planning.

Post war home ownership in the UK

The post war period which signalled the start of mass immigration to the UK from the Caribbean and other New Commonwealth countries also coincided with major changes to the UK housing and labour markets (Phillips, 1987; Byron, 1994). This section considers some of the key developments in the home ownership market and the experiences of African Caribbean households. References are also made to other New Commonwealth households as this literature often gives generalised accounts of ethnic minority groups. In organising this review I have made reference to trends and policy developments in other housing tenures. I consider literature from the council sector on discretionary council housing sales from the 1960s and the Right to Buy in the early 1980s.

The expansion in the home ownership sector in the post war period have been well documented within the housing literature (cf Malpass and Murie, 1994; Hamnett, 1999; Bramley *et al*, 2004; Stephens *et al*, 2005; Mullins and Murie, 2006). This has been attributed to a decline in the private rented sector (see Table 3.0). Hamnett (1999) noted that 2 million homes from the private rented sector were transferred over to home ownership in the period 1938-1960.

Table 3.0 Housing tenure in Great Britain, 1945-2001 (percentages of all households)

| | Public rented | Owner Occupation | Private rented* |
|------|------------------|---------------------|--------------------|
| 1945 | 12 | 26 | 62 |
| 1951 | 18 | 29 | 53 |
| 1961 | 27 | 43 | 31 |
| 1969 | 30 | 49 | 21 |
| 1971 | 30.8 | 52.7 | 16.5 |
| 1979 | 31.9 | 54.6 | 13.5 |
| 1981 | 28.1 | 58.2 | 13.8 |
| 1986 | 23.9 | 63.2 | 12.9 |
| 1991 | 19.5 | 67.6 | 12.9 |
| 1996 | 16.6 | 67.8 | 15.6 |
| 2001 | 14.5 | 69.4 | 16.2 |

* Including housing associations

Source: 1945-61. Boddy, M, *The building societies* (Macmillan, 1980); 1969-79, *Housing and Construction Statistics 1969-79* (HMSO) Taken from Malpass and Murie (1994: 73); 1981-1996 Wilcox, S. *Housing finance review 2001-02*, JRF, 2001); 2001. Mullins and Murie, 2006: 49).

The priority for successive government in the immediate period after the war was to increase the supply of housing to meet the chronic shortages due to bomb damage. Malpass and Murie (1994) in their critique of post-war housing policy identified a number of key phases in government policy to increase the supply of housing. The period 1945 to 1953 saw a drive to increase supply of new housing whilst the programme of slum clearance was put on hold.

Local authorities supported by successive Labour and Conservative Government, led the way by providing 80 per cent of all new housing in the period 1945-51. The second key phase from 1954 to 1964 witnessed a continuation of earlier policies to increase supply led by the Conservatives. The private sector was encouraged to pick up the production of new homes at the expense of local authorities. The third phase of high output dominated by a Labour Government lasted for a relatively short period from 1964 to 1968. This period witnessed an increase in public sector housing.

These peaks in housing production also saw the emergence of policies to encourage home ownership led initially by the Conservatives. The Conservative Party's White Paper, 'Houses: the Next Step' published in 1953 prompted a move away from the Labour Party by promoting more explicitly the benefits of home ownership as a means of independence from the state and a route towards economic and social well-being for families (Saunders, 1990; Malpass and Murie, 1994; Hamnett, 1999). This shift in housing policy led by the Conservatives Party emphasised the role of home ownership in meeting aspirational needs of families had by the mid 1960s reached a point where the Labour Party were beginning to formulate similar policy intentions. The Labour Party White Paper published in 1965 sees a new consensus forming around the benefits of home ownership and an acknowledgement that council housing should play a leading role in meeting exceptional housing needs. There is also a move to expand the supply of housing to meet the nation's aspirations for home ownership (Great Britain, 1965; Malpass and Murie, 1994).

The Conservative Party's housing policy published in 1971 sees a continuation of bipartisan support for home ownership among the main political parties but with a greater emphasis given to the economic benefits to families (Saunders, 1990; Hamnett, 1999). This theme of home ownership as the 'tenure of choice' had been gathering pace throughout the 1970s among the two main political parties. Housing manifestos in this period reinforced in much more explicit terms the strong imagery of home ownership as a symbol of security and economic independence for families (Hamnett, 1999; Malpass and Murie, 1994). This period in the development of the home ownership market is important because it marked the beginnings of the first sustained rises in property prices (Saunders, 1990; Hamnett, 1999). Housing wealth as a phenomenon receives attention after the landmark study of personal assets by the Royal Commission on the Distribution of Income and Wealth (1977). The period after 1979 marked another landmark in the growth of home ownership with the introduction of the Right to Buy by the Conservative Government. This is followed by a rapid expansion of the home ownership in absolute terms and its overall share of housing tenures (Malpass and Murie, 1994). The 1980s sees a continuation of property rises and growth in overall share of tenure (Stephens *et al*, 2005). There is greater competition within the mortgage markets with a growth in financial products and services designed to help home owners unlock equity in their properties. Greater confidence in the economy and the strength of the housing market feeds into a rise in consumer spending (Smith, 2005a). By the end of the 1980s and early 1990s a new phase in the development of home ownership sector is entered characterised by greater risks (Hamnett, 1999). The take up of purchases under the Right to Buy tails off despite attempts by the Conservative Government to increase discounts on the sale of flats (Mullins and Murie, 2006). Uncertainty in the economy leads to interest rate rises, falling sales and

property prices. This period witnessed a collapse in property prices leading to mortgage debt and repossession (Hamnett, 1999).

The recovery of the housing market in the latter half of the 1990s also sees the Labour Party back in office (Bramley *et al*, 2004; Stephens *et al*, 2005; Mullins and Murie, 2006). Policies to expand low cost home ownership continue with the targeting of key workers in high cost areas. The government renews its commitment to increase home ownership to an even greater overall share of the housing market (Mullins and Murie, 2006). The recovery of the housing market raises questions about affordability for groups at the start of their housing careers in London and the south east. These become key policy issues into the new millennium (Bramley *et al*, 2004; Stephens *et al*, 2005; Mullins and Murie, 2006).

Ethnic minority housing debates in the UK

The previous chapter provided a summary of some of the key developments in the home ownership and wider housing market changes since the post war period. This section considers the experiences of African Caribbean and other New Commonwealth groups entering the home ownership sector over the same period.

The arrival of African Caribbean and other post war New Commonwealth communities took place within a wider context of housing shortages, restructuring of the economy and divided public opinion over the merits of immigration (Rex and Moore, 1967; Phillips, 1987; Byron, 1994). Securing affordable and safe housing remained uppermost in the minds of newly arrived migrants (Glass, 1961; Byron, 1993, Phillips and Phillips, 1998). Social and kinship networks already established in the UK from the 1950s onwards were not only important

sources of information about housing options, but also played a key role in meeting direct housing needs (Glass, 1961). The housing literature that emerges in the early 1960s to 1970s portrays a jockeying for position among newly arrived African Caribbean migrants within the UK housing market. This might be characterised by a move initially into private lodgings or with a family member on their arrival to the UK (Burnley, 1967; Peach and Byron, 1994). African Caribbean households were also entering the private rented sector in large numbers at a time when it was in decline (Peach, 1968; Smith, 1989). Rex and Moore (1967) referred to these lodging houses as ‘twilight zones’ in their description of poor quality housing in inner city Birmingham. The weak labour market position that African Caribbean groups occupied meant that their incomes were not high enough to escape the cycle of poor housing (Daniel, 1968; Smith, 1977).

Home ownership remained a popular option for many African Caribbean households as a way of asserting control over the insecure and overcrowded housing that they occupied (Byron, 1993, 1994). However major financial and institutional barriers still remained (Karn *et al*, 1986). The literature from as early as the mid 1960s provided evidence of direct discrimination by estate agents (Rex and Moore, 1967; Daniel, 1968). One of the tactics used by some estate agents is the practice of ‘racial steering’ or ‘red lining’ (Sarre *et al*, 1989; Harrison and Phillips, 2003). This practice might occur when an ethnic minority buyer is deliberately steered away from white neighbourhoods (Smith, 1989). Another practice that has been noted in the literature is the sending of property details to ethnic minority buyers later than to whites (Fenton, 1984). This had the effect of reducing their chances of competing for available property.

The literature however does provide important insights to the range of self-help strategies used by African Caribbean households in gaining a foothold onto the housing ladder. This might involve group purchases, using of social, kinship and informal financial networks (Glass 1961; Patterson, 1963; Sterling, 1995). The effectiveness of these strategies can be seen in the progress made by African Caribbean households in a relatively short period of time in establishing a foothold in the home ownership sector (Table 3.1).

Table 3.1 Housing tenure for Caribbean, Asians and the White population, 1961-2001 (percentages of all households)

| Tenure type | Caribbean (per cent) | Asian (per cent) | White (per cent) |
|----------------------|-------------------------|---------------------|---------------------|
| 1961* | | | |
| Owner occupation | 29 | 47 | 42 |
| Council tenant | 3 | 8 | 22 |
| Private tenant | 22 | 58 | 3 |
| 1964* | | | |
| Owner occupation | 40 | 67 | 45 |
| Council tenant | 5 | 10 | 25 |
| Private tenant | 15 | 32 | 3 |
| 1971* | | | |
| Owner occupation | 45 | 58 | 45 |
| Council tenant | 22 | 10 | 28 |
| Private tenant | 20 | 21 | 5 |
| 1974** | | | |
| Owner occupation | 50 | 76 | 50 |
| Council tenant | 26 | 4 | 32 |
| Private tenant | 24 | 19 | 18 |
| 1982** | | | |
| Owner occupation | 41 | 72 | 55 |
| Council tenant | 46 | 18 | 32 |
| Housing associations | 8 | 2 | 2 |
| Private tenant | 6 | 6 | 10 |

| | | | |
|---------------------|----|----|----|
| 1994*** | | | |
| Owner occupation | 50 | 82 | 67 |
| Council tenant | 46 | 12 | 23 |
| Housing association | 13 | 14 | 3 |
| Private tenant | 4 | 6 | 9 |
| 2001**** | | | |
| Owner occupation | 50 | 76 | 72 |
| Council tenant | 42 | 11 | 19 |
| Housing association | 44 | 20 | 22 |
| Private tenant | 8 | 14 | 9 |

* Taken from Bhat *et al* (1988), **Taken from Peach and Byron (1993) ** Taken from Byron (1993) Source: Smith (1976) Table A50, Brown (1984), OPCS, General Household Survey: 1974 and 1982; ** *Taken from Modood *et al* (1997: 215).**** Source: Taken from Wilcox (2004b)

This high level of home ownership rates relative to the white population is a feature of the early housing experiences of African Caribbean and other post war New Commonwealth migrants to the UK in the 1960s and 1970s (Karn *et al*, 1986; Byron, 1994). The literature suggests this phenomenon is not uncommon among migrant communities settling into developed housing markets in other parts of the world (Harris and Hamnett, 1987; Baddock, 1984; Kilmartin, 1988; Saunders, 1990). The late 1960s and 1970s sees a reversal of this trend with higher level of African Caribbean households featuring in the council housing sector (Peach, 1991; Byron, 1993). This can partly be explained by changes to the system of housing allocation following a number of investigations that uncovered institutional racism (Burnley, 1967; Rex and Moore, 1967; Cullingworth Committee, 1969; Flett, 1977; Henderson and Karn, 1987). Moreover council housing even for African Caribbean households who had already entered the home ownership sector, still had a big appeal due mainly to the perception that it provided better quality housing (Flett, 1977; Sarre *et al*, 1989; Smith, 1989).

The literature provides compelling evidence that ethnic minority households who had entered the home ownership sector were often restricted to older pre-1919 properties within inner city

areas with fewer amenities (Daniel, 1968, Smith, 1977; Brown, 1984; Karn *et al*, 1985; Phillips, 1987; Smith, 1989). The option of improving the conditions of their homes was restricted because they were far less likely to be successful than whites in obtaining improvement grants (Rex and Tomlinson, 1979; Brown, 1984). Increasing numbers of African Caribbean households who had entered home ownership earlier in their housing careers were beginning to feature within the council housing sector in the period 1977-1982 (Brown, 1984). This may have been a result of dissatisfaction with the condition of their properties and greater awareness of opportunities to join the council waiting list. The irony of this tenure switch is that these were taking place at a time when the consensus on government policies around the merits of home ownership were becoming more explicit. Home ownership markets were also beginning to experience property prices increases (Malpass and Murie, 1994; Hamnett, 1999; Bramley *et al*, 2004; Stephens *et al*, 2005). This trend in the concentration of African Caribbean households within the council and housing association sectors continued throughout the 1980s onwards to the millennium (Modood, *et al*, 1997; Harrison and Phillips, 2003; Summerfield and Gill, 2005). Another feature of households of African Caribbean descent from the 1980s is the higher rates of homeless relative to other ethnic groups (Davies *et al*, 1996; Sodhi *et al*, 2001; Harrison and Phillips, 2003). Lone parent households make up the greatest proportion of this group. This would have the effect of feeding into the higher rates of households within social housing because of the system of housing allocations (Harrison and Phillips, 2003).

Financial barriers to home ownership

The previous section provided a summary of some of the key trends within the housing literature in relation to African Caribbean and other post war New Commonwealth

households. This section considers in a bit more depth some of the barriers that have limited their access into the home ownership sector.

An important factor that enables households to access home ownership is their financial circumstances and access to the mortgage market. There is a considerable body of literature in this area in relation to ethnic minority groups. There is extensive evidence that ethnic minority borrowers experience greater difficulties in obtaining mortgage finance (Karn, 1982; Brown, 1984; Sarre *et al*, 1989). Karn's (1982) study of lending institutions revealed that ethnic minority buyers were disproportionately affected when mortgage lending institutions restricted the availability of mortgage finance.

The literature refers to the role of alternative sources of mortgage lenders entering the market in the early 1970s. This had the effect of adding capacity to the market and in supporting property purchase within inner city areas, potentially benefiting ethnic minority borrowers (Smith, 1989). Local authorities for example had discretionary powers to provide mortgage finance since the late 1950s (Mullins and Murie, 2005). Although the literature suggests that they did not provide the same level of competitiveness as banks and building societies, they were nonetheless a major source of mortgage finance for ethnic minority borrowers (Smith, 1989). Evidence collected by the Commission for Racial Equality which was very active in conducting research in this area of housing and financial exclusion noted that ethnic minority borrowers received far lower value loans than their white counterparts (CRE, 1985b). This had the effect of placing further restrictions on the range of properties that they were able to purchase.

The literature comments on the role of fringe banks. Until their collapse in the mid 1970s they were an important source of mortgages finance on cheaper pre-1919 properties bought by ethnic minority home owners. These finance houses offered an alternative option for ethnic minority borrower excluded from more conventional lending institutions. The literature is critical of the higher rates of interest that these institutions attached to their loans, which were far less competitive than mainstream lenders (Karn, 1978, 1982; Smith, 1989). Moreover they had a far shorter loan repayment periods than mainstream lenders, and often included punitive clauses should the borrower default on their payments (Karn, 1978, 1982; Smith, 1989).

Karn (1982) argues that the dependence of ethnic minority home owners on these 'alternative' lenders had the effect of further concentrating ethnic minority home owners into inner city areas. Throughout the late 1970s and 1980s the Conservative Government encouraged lenders to target low-income groups (Hamnett, 1999), however these efforts still failed to lift many of the financial barriers experienced by ethnic minority borrowers. Empirical studies in the mid 1980s confirmed earlier findings that ethnic minority applicants were still experiencing difficulties accessing conventional loans (CRE, 1985b; Karn *et al*, 1986).

Smith (1989) suggests a number of possible explanations for these discrepancies in experiences between ethnic minority and white borrowers. She points to the possibility that white savers were given preferential treatment because they held savings accounts with building societies. Evidence drawn from the financial literature confirms that ethnic minority consumers were far less likely to hold savings accounts with formal financial institutions and were more reliant on informal savings and financial practices (Office of Fair Trading, 1999; Financial Service Authority, 2000a). Smith also considers whether these differences in

successful loan applications between ethnic minority and white applicants could be attributed to the characteristics of the property chosen by the prospective buyer. She referred to a study by Karn *et al*, (1986) suggesting that at a regional level there were no noticeable differences in the way that building societies were lending. However a CRE (1984b) investigation at city level contradicted these findings by suggesting that property characteristics did provide a basis for indirect discriminatory within lending procedures.

These accounts in the literature concentrate on the relationship between formal lending institutions and ethnic minority borrowers. However there is evidence drawn from a range of sources suggesting that ethnic minority communities make far greater use of informal financial networks that combined with kinship and social networks in achieving property purchase (Dahya, 1974; Anwar, 1979; Glass, 1961; Rex and Moore, 1967; Karn *et al*, 1985; Sarre *et al*, 1989; Bramley *et al*, 2004). Glass (1961) for example in her study of Caribbeans in London described how many resorted to group purchase of properties because of discrimination they faced in the private rented sector. The deposit for these purchases were obtained through mutual savings schemes.

These rotating savings and credit associations (Roscas) commonly known as ‘partners’ across the Caribbean that Glass refers to, were brought over from the Caribbean region and were practiced widely among newly arrived migrants (Besson, 1974; Austin, 1984; Harrison, 1988; Sterling, 1995). I consider these in more depth in Chapter Four. The picture that emerges in these discussions on ethnic minority households’ experience of the mortgage lending market mirrors recent contributions taken from the literature on financial exclusion among ethnic minority consumers (Office of Fair Trading, 1999; Financial Services Authority, 2000a).

Council housing sales, the Right to Buy and African Caribbean households

In my earlier discussion I considered some of the key developments in the home ownership sector since the post war period. The historic role played by local authorities in promoting home ownership can often be overlooked (Mullins and Murie, 2006). They have been able to grant mortgages to local residents and held powers to make discretionary sales as early as 1959 (Niner, 1974; Murie, 1975; Forrest and Murie, 1991a; Malpass and Murie, 1994). However it is through the Right to Buy policy introduced under the Housing Act 1980 that their role has become more explicit (Murie, 1975, 1989; Forrest and Murie, 1988; Jones and Murie, 1998; Hamnett, 1999).

Over two million homes have been sold under the Right to Buy representing two-thirds of council housing stock (Bramley *et al*, 2004). Households who held their council tenancies for at least three years had the right to purchase their homes with a discount which in some cases was as much as 70 per cent. The literature suggests that these policies have had the effect of widening the social base between housing tenures (Hamnett, 1984, Forrest and Murie, 1986; Hamnett and Randolph, 1987; 1999; Mullins and Murie, 2006), and accelerating the residualisation of the council sector (Hamnett, 1984; 1999; Forrest and Murie, 1990, 1991, 1994). The picture that emerges from this literature is that properties purchased tended to be houses in favourable locations rather than flats. This meant that the stock that remained under council control were flats in the least desirable locations. The tenants who purchased their homes tended to be economically active in the skilled manual and unskilled category in the 30 to 59 age range (Bramley *et al*, 2004).

Given the concentration of African Caribbean households within council housing since the 1970s, the Right to Buy policy would on the surface appear to provide them with an ideal opportunity to become home owners (Peach, 1991; Modood *et al*, 1997; Harrison and Phillips, 2003; Summerfield and Gill, 2005). However the evidence suggest that this is far from being the case, with a much lower take up of Right to Buy and other forms of low cost home ownership programmes among this cohort of council tenants (Peach and Byron, 1994; Bramley *et al*, 2002). Factors that might explain this are household structure, the lower quality characteristics and location of properties occupied by this group, higher levels of socio-economic disadvantaged faced by female headed households that make up the majority of African Caribbean council tenants and higher levels of unemployment (Phillips, 1997; Harrison and Phillips, 2003).

Although there have been considerable literature on the effects of the Right to Buy policy (cf Hamnett, 1984; 1999; Forrest and Murie, 1990, 1991, 1994), there have been few that have explored the policy from the perspective of ethnic minority council tenants. Byron and Peach (1994) provide one of the few evaluations of the impact of council house sales on African Caribbean tenants. Their survey of sales in Birmingham and London found that the policy was just as popular among this cohort of council tenants as their white peers. Their analysis of the General Household Survey for the period 1986 to 1989 revealed a higher proportion of African Caribbean head of households actively considering buying their home under the policy than their white counterparts. Moreover the rates of actual sales among African Caribbean tenants matched that of their white counterparts despite the fact that the quality and location of these properties were on average inferior. Peach and Byron's study revealed that economically active, predominately male-headed households tended to dominate sales among

African Caribbean tenants, despite the fact that female-headed households were in the majority among this group.

An issue that has not been explored in this literature is the possible financial assistance provided by kinship networks on this type of property purchase. Evidence drawn elsewhere in the housing literature suggests that kinship support in the purchase of properties played an important role within ethnic minority communities (Glass, 1961; Rex and Moore, 1967; Dahya, 1974; Anwar, 1979; Karn, 1978; Karn *et al*, 1985 Sarre *et al*, 1989).

Second home market in the UK

This section considers other developments in the home ownership literature that provide an important context to this study. The growth in the second home market has been an important feature of the home ownership market in the UK over the last 10 years (Council of Mortgage Lenders, 2001; ODPM, 2005b). In Chapter Three I suggested that trends in the rates of return migration among African Caribbean migrants may involve those who may have purchased a second home as part of multiple residence. The literature that I referred to noted that Caribbean elders were the group most likely to be engaging in a range of return migration strategies (Rubenstein, 1982; Gmelch, 1984; Thomas-Hope, 1985, 1986; 1992; Nurse, 2004). Byron's (1994) study of return migration plans among UK based Nevisians noted,

Land in some cases with a building on it, had been inherited by 15 per cent of the migrants while they were in Britain and 20 per cent of the Leicester sample had purchased land but had not yet built on it.

(Byron, 1994: 172-173)

Byron's findings suggested that not only that this cohort were making use of UK housing assets to finance such ventures but the existence of a buoyant second home market. The migration literature suggests that 'returnees' were engaging in a range of strategies from a permanent return to multiple residence (Thomas-Hope, 1992; Byron, 1994, 1999; Byron and Condon, 1996). This literature however does not explore the implications of these investment decisions on the housing markets across the Caribbean or in the UK.

This provided me with an opportunity to consider literature drawn from the second home market. The Survey of English Housing (SEH) revealed that 178,000 households in England owned a second home overseas in the period 2003/04 (ODPM, 2005b). The most popular destinations were Spain and France (Table 3.2).

Table 3.2 Second homes abroad

| Households in England with a second home outside Great Britain | | | | | | | England 2003/04 | |
|--|-------|-------|----------|---------------|------------------------|----------------------------|-----------------|-----------|
| Country of second home (percentage) | | | | | | | Total | |
| France | Spain | Italy | Portugal | United States | Other European country | Other non-European country | Percentage | Thousands |
| 24 | 35 | 1 | 2 | 5 | 15 | 18 | 100 | 177 |

Source: Survey of English Housing (SEH), Office of the Deputy Prime Minister

Some of the key drivers behind the growth in this market have been economically driven. For instance rises in property prices in the UK, consumer confidence in households' overall financial circumstances, a desire for better quality of life or wanting to relocate to an area before a permanent move are reasons given in the literature for the popularity of this market

(Garratt, 2000; CML, 2001). The literature also suggests that the numbers of second homes overseas is likely to rise (CML, 2001; ODPM, 2005). There is little reliable data about the financial mechanism for the purchase of second homes overseas, although there are suggestions that the majority of such purchase were bought through cash sales (CML, 2001). There is very little understanding of the experiences of ethnic minority home owners in this market. This gap in the literature enables me to explore whether part of this market may be driven by global return migration trends.

Conclusion

The UK housing literature in its critique of the post war housing experiences of African Caribbean communities has tended to do so within a Eurocentric framework. Very little attention has been given to the pre-migration housing histories of this group or the system of family land that has developed across the English speaking Caribbean. I argued that this transfer of land ownership from plantation owners to the peasantry may have more than symbolic significance for the cohort of post war Caribbean migrants and their families who are the focus of this study. There are a number of features to the way that land is organised, which are relevant to the issues that I explore within my research themes. Land that is communally owned within extended kinship networks is also inherited in the same way. This would suggest that for some first generation African Caribbean migrants there is a lengthy history of land ownership within families even before they embarked on housing careers in the UK housing market. The process of migration from the Caribbean region in the post war period has meant that these inheritance claims may have been extended to the UK. I argue that this has implications for rest of this study.

The developments within the post war UK housing market that I considered provide an important context. The experiences of African Caribbean households of home ownership have been characterised by financial exclusion, institutional racism and their weak position within the labour market. These have all combined to limit their exposure within the home ownership sector. There is evidence suggesting these structural barriers were being overcome by the use of self-help, informal kinship, social and financial networks. These have all combined to provide opportunities for African Caribbean households to penetrate the home ownership market. The development of the second home market has coincided with the phenomenon of return migration. The literature although inconclusive suggests that there are opportunities to explore how African Caribbean home owners may have used this market to negotiate multiple residence. The theoretical chapter that follows develops a resources framework that enables me to develop some of these issues.

CHAPTER FOUR: DEVELOPING A SINGLE ASSET NETWORK APPROACH AND CULTURAL ECONOMIC PERSPECTIVES TO THE STUDY OF HOUSING WEALTH

Introduction

This chapter sets out the analytical approach used in exploring my research themes. There are two analytical frameworks that I consider to explore my research themes. The first of these is a resource framework that enables me to explore how interviewees make use of different asset networks and how these influence home ownership careers and return migration. The literature on African Caribbean communities in the UK has tended to look at social and kinship networks in isolation rather than forming part of a network of financial resources in the way that I suggest. I describe my approach as a single asset network framework that combines housing wealth, informal financial, social and kinship networks.

The advantage of this approach is that it enables me to explore how these networks are used by interviewees throughout the life course, how they change, and the interrelationship between these. I have used the term 'assets' and 'resources' interchangeably throughout this study to describe tangible and intangible assets that might provide support as well as enabling families to achieve various outcomes. The discussion on the use of these networks in influencing home ownership careers also includes a selection of literature drawn from residential mobility. Although this study is not primarily concerned about residential mobility models, I have included discussions on elements of this literature used to analyse home ownership careers and the way that these relate to resource networks available to households.

My conceptualisation of resources as a main focus on home ownership career has been influenced by work on the housing careers of Vietnamese households (Tomlins *et al*, 2002). This work treats resources in a similar way but has positioned ethnicity as the key resources influencing housing choices. The housing literature in the UK has tended to focus on spatial choices and tenure patterns but has not explored the role of resources as I have conceptualised it that enable housing choices to be pursued (Harrison and Phillips, 2004).

The use of a single asset network framework enables me to explore the different range of resources and networks that are used in facilitating return migration planning among the households and investments of housing wealth overseas. The return migration literature tends to focus on the role of kinship and social networks in enabling households to embark on this activity (Byron, 1994; Chamberlain, 1998). However there is very little understanding of financial networks that are important in the planning process. By focusing on resources I argue that new insights can be gained in the way that households interact and relates to these over time.

The second analytical framework that I consider argues that emerging approaches to the study of consumption provides me with new insights to the study of housing wealth. I suggest that the UK literature has tended to view wealth consumption within a purely economic framework. I introduce a selection of literature from cultural consumption theory that I adapt in exploring research *Themes Two, Three and Four* of inheritance of family land. I use these perspectives to explore the values and meanings interviewees attach to inheritance of family land in the Caribbean, and how these are integrated within inheritance planning. I argue that there are benefits to be gained by incorporating cultural consumption perspectives to the way

that interviewees place values and meanings to certain types of housing wealth consumption. These theoretical discussions will hopefully enable me to address my final research *Theme Five* set out in Chapter 1 which is to reflect how these perspectives gained can contribute to the wider body of housing wealth literature.

Single asset network framework

This section develops a resource framework that incorporates a wide range of financial and non-financial assets that I use to explore home ownership careers of interviewees and return migration planning. I have developed this framework to explore the first of my research themes discussed in Chapter 1:

Theme one: To explore the way that housing wealth and other assets influence home ownership careers and return migration among African Caribbean families.

I have used the term single asset network framework to conceptualise a wide range of resources used in pursuing these goals. I begin this discussion by first providing examples within the literature that have influenced my approach. This is followed by a discussion on residential mobility perspectives and how these can be used within my single asset network. The discussion moves on to consider literature that has identified a range of resources used in planning return migration.

Social, kinship and financial networks in the search for housing

In Chapter Three, I gave some examples within the housing literature of the way that African Caribbean communities in the UK have used different self-help strategies in penetrating the home ownership sector. This section focuses specifically on the networks and resources that

have been used that have played an important role in influencing housing and home ownership careers.

There are a number of examples within the housing literature that have identified the role of social and kinship networks as important assets in establishing housing careers in the UK (Patterson, 1963; Rex and Moore, 1967; Byron, 1994; Goulbourne and Chamberlain, 2001). These self-help strategies were often used creatively in meeting different needs from within close social networks. There are several dimensions to these networks that it is important to draw attention to. The first of these is the way that kinship networks have provided a valuable source of information in identifying housing opportunities among informal groups and in the private rented sector (Davison, 1962; Rex and Moore, 1967). An important organising factor is the role of island identity, where migrants from the same Caribbean island or district have used these shared identities as a way of clustering networks of support for newly arrived migrants (Davison, 1962; Patterson, 1963; Lowenthal, 1972).

Another dimension to these networks is the way that they have been used to facilitate property purchase to meet group housing needs. The literature has drawn attention to the way that individuals have pulled resources together in making group purchases of property (Glass, 1961; Patterson, 1963; Rex and Moore, 1967). This tactic was often used to share the cost of property purchase among kinship and close social ties by individuals who might not otherwise have been able to afford to purchase by themselves. The literature provides examples of similar strategies used by other New Commonwealth post war groups. This was a practice widely used by Indian and Pakistani groups as a way of investing in local housing markets

(Dahya, 1974; Anwar, 1979; Karn *et al*, 1985; Sarre *et al*, 1987). The other dimension to the role of kinship and social networks can be seen in the way that once properties have been purchased, they are used to generate income towards mortgage costs, and meet the housing needs of others within these networks. The letting of rooms to relatives and friends often took place at the start of the respective housing careers of this cohort of new arrivals (Glass, 1961; Rex and Moore, 1967).

There are examples within the literature illustrating the way that kinship and social networks are embedded within informal financial practices and networks. These have been used to fund property purchase and in meeting other household expenditure needs (Glass, 1961; Patterson, 1963; Karn, 1978; Karn *et al*, 1985; Sarre *et al*, 1987; Shaw, 1988; Sterling, 1995). Glass (1961) provides accounts of the way that flexible use of these networks combined in enabling newly arrived Caribbean migrants in London to group purchase properties,

The money for such a house is often raised by a co-operative enterprise. Several West Indians pool their savings to pay the initial deposit jointly. Soon the house is densely occupied; the individual rooms are let to a queue of relatives and friends – to new arrivals and to ‘refugees’ from other lodgings. Sometimes the accumulated rent receipts are sufficient to buy another house, and yet another one; a chain of ownership is formed.

(Glass, 1961: 57)

These descriptions of mutual savings schemes which Glass (1961) and other authors have noted have not really been explored in any great depth in the literature. The UK housing literature has tended to treat these informal financial networks within African Caribbean communities and other post war New Commonwealth migrants as isolated culturally derived financial practices that have developed as a reaction to hostile housing and financial institutions in the UK. I argue that these practices have been embedded within African

Caribbean migrant communities. The following section explores the range of financial networks and resources that have been noted within post war African Caribbean communities in more depth.

Financial networks within African Caribbean communities

Although there are examples in the UK housing literature that have focussed on financial resources that ethnic minority households have used to access the home ownership sector, these have tended to focus on the relationship with formal financial institutions and the difficulties in accessing mortgage finance (Dahya, 1974; Karn, 1978; Anwar, 1979; Karn *et al*, 1985; Sarre *et al*, 1989). This literature also has a tendency to restrict its focus on financial networks and practices that are located within the UK rather than overseas. This section reviews two financial networks that have been noted within African Caribbean communities. The first discussion is on the use of rotating savings and credit associations (Roscas) known as 'partners'. This is followed by a review of overseas financial networks that have been used by African Caribbean and other migrant communities, in the form of remittances.

The use of informal savings practices in enabling African Caribbean and other New Commonwealth households to raise deposits to purchase properties has been frequently referred to within the UK housing literature (Glass, 1961; Patterson, 1963; Rex and Moore, 1967; Karn, 1978; Karn *et al*, 1985; Sarre *et al*, 1987; Shaw, 1988; Sterling, 1995). These have tended to be viewed in isolation from formal financial networks and institutions such as banks and building societies. The literature also perceives their use as a reaction against discriminatory practices within financial institutions that have limited their access to the full range of financial products and services. However informal financial networks are deeply

embedded within Caribbean society (Sterling, 1995). This is an issue that has not been fully explored in the housing literature or connections made with Caribbean social anthropology that provide greater insights into their origins.

The use of informal savings within Caribbean and other ethnic minority communities from developing regions have been well documented within the migration and social anthropological literatures. 'Partners' were brought over and practiced widely among newly arrived migrants (Besson, 1974; Sterling, 1995). Within the developing world, Roscas have been used to enable communities to meet important financial expenditure (Amogu, 1956; Geertz, 1962; Anderson, 1966; Shaw, 1988; Handa and Kirton, 1999). The use of 'partners' among first generation Caribbean migrants to purchase their first properties in the UK housing market is relative unexplored in the literature (Sterling, 1995). They are based on the cultural traditions of the Yoruba system of savings and loaning money within kinship networks based on trust (Senior, 1991). A typical 'partner' might be practiced within a social network that includes friends and work colleagues. Each member would regularly deposit sums of money over a fixed period to the principal individual, referred to as the '*banker*'. This would be placed into a central fund. Each member in the 'partner' would take it in turn in withdrawing their '*hand*' which is usually the total amount collected for that period. The scheme operates completely on trust as there is usually no written agreement.

Although these informal financial practices are less widely practiced within Caribbean communities in the UK (Sterling, 1995), literature taken from the financial sector suggests that informal financial networks are still prevalent among ethnic minority consumers. These

parallel formal banking networks (Herbert and Kempson, 1996; Kempson, 1998; Office of Fair Trading, 1999; Financial Services Authority, 2000a).

There are other types of financial networks that are associated with African Caribbean communities in the UK. The Caribbean migration literature makes references to global financial networks in the form of remittances in supporting family members and communities overseas (Poirine, 1997; Chamberlain, 1998; Goulbourne and Chamberlain, 2001). Remittances are financial exchanges that have been established by migrant and non-migrated households. I explore whether housing wealth may play a role in maintaining these financial exchanges. There has been some debate within the literature as to whether these transactions are loans or gift. Debates also continue as to whether remittances are intended to invest in agricultural production or in supporting consumption among non-migrating family members (Stark, 1991; Poirine, 1997). Whatever the intention or the use of remittances they constitute huge sums of money attracting the attention of national and international government agencies because of their impacts on economies in developing regions (Adams, 2005).

Remittances pose particular problems within the UK inheritance literature that deal with gifts and loans within kinship networks. This literature tends to focus on such exchanges within kinship networks that are located within the UK (Finch and Mason, 2000; Rowlingson and McKay, 2004). The remittance literature by contrast has an exclusive focus on exchanges to kinship networks that are located overseas and with an emphasis on regularised payments. The housing literature does provide accounts of the use of remittance by post war Caribbean migrants in supporting family members remaining in the Caribbean (Davidson, 1962). There is evidence in the literature suggesting that remittances are important not only in investing in

kinship networks overseas, but as a way of investing in return migration and other entrepreneurial activity (Poirine, 1997). However there is very little understanding of the source of remittance within the household budgets of sending households (Poirine, 1997; Adam, 2005). These financial exchanges are often perceived to be taking place between generations. It is this dimension to remittance literature that suggests there is scope to include these financial exchanges within the UK literature on intergenerational loans and gifts (Kempson and Mackinnon, 1994; McGlone *et al*, 1996; Finch and Mason, 2000; Rowlingson and McKay, 2004). This literature, that explores intergenerational exchanges, has not explored the possibility that these take place between kinship networks outside of the UK. There are suggestions within the literature that remittances are invested through kinship networks into local housing markets as part of a wider return migration strategy (Poirine, 1998).

These examples illustrate the range of financial networks and practices that exists within African Caribbean and other ethnic minority communities from a migration background. These networks enable these communities to engage in a wide range of consumption and investment opportunities. The next section focuses on financial networks and relationships within kinship relations.

Housing wealth and economic networks within kinship relations

The previous section illustrated the way that different financial networks and practices are closely embedded within African Caribbean communities in the UK and overseas. This section broadens the focus by considering literature which provides important insights to the

economic networks embedded within kinship networks. Contributions made by social anthropologists to the housing wealth literature have explored the relationships between kinship networks and the transmissions of wealth through inheritances, loans and gifts. There are two studies that I consider in this section. The first is provided by Finch and Mason (2000) who illustrate the interrelationships between inheritance networks and kinship relations. The second literature that I consider from Franklin (1995) provides a slightly different perspective by focusing on the economic of kinship.

Finch and Mason's (2000) study of inheritance provide important insights into the economic and material exchanges that take place within kinship networks. This literature explores these issues within English kinship and system of landholding. The authors acknowledge that their interpretation of family structures and cultural patterns of inheritance does not take into account the experiences of ethnic minority groups whose cultural roots fall outside of the UK. This work however still provides important points of references to this study as it in provides insights to the interrelationship between kinship and economic networks within families.

Finch and Mason explore the way kinship networks influence bequest of property and gifts. They argue that it is important to understand the flexibility of English kinship and how these influence economic and material exchanges within families. They suggest the way that families approach inheritance is embedded within symbolic practices and moral convictions,

...the most important facet of English kinship as revealed in this literature is not its formal features but the highly flexible way in which people operationalise their own kin relationships within those broad parameters.

(Finch and Mason, 2000: 10)

Inheritance planning and lifetime transmission of material gifts reflect and define kinship networks. Finch and Mason argue that the final choices as to who receives property reflect the way that the testator defines the quality of kinship networks, and is a statement to the outside world to the geography of this network. There are two aspects of kinship that are commented on within the context of inheritance. The first of these is the 'material and economic aspect' of kinship. This refers to the way that wealth through inheritance is 'transmitted, modified and reproduced' forming a key source of wealth structures in society. This feeds into broader debates about the economic role of families in providing for its members (Delphy and Leonard, 1992), and the way that inheritance reinforces and reproduces wider inequalities in society (see Munro, 1987; Forrest and Murie, 1995; Thomas and Dorling, 2003). The second perspectives that Finch and Mason comment on is the more personal and symbolic qualities that are attached to inheritance that provides insight to the quality of kinship relationships as defined by the testator and to personal identity.

The second study that I consider by Franklin (1995) broadens these perspectives by focusing on the 'economics of kinship' in the distribution of housing wealth. Franklin explores the way that economic exchanges take place between social networks of individuals and groups over time. He draws reference to Davis (1972) who identifies four sub economic spheres in which housing wealth and kinship networks intersect in the UK context. The first of these is the 'market economy' governed by laws of commercial trading, employment and labour relations. Secondly, the 'redistributive economy', governed by laws of taxation, welfare and state expenditure'. Thirdly, the 'domestic economy' governed by family law, customs and expectations. Fourthly, the 'gift economy' governed by rules of reciprocity that relates to the way that gifts are negotiated and are embedded within moral codes of trust.

I have decided not to include the 'market economy' and the 'redistributive economy' within my analytical framework because these relate more closely to macro level concerns about the nature of structural factors that impact on housing wealth. The other two sub economic sphere fit more closely to my interest in micro level concerns around the family and kinship relationships. Franklin argues that it is within the overlapping spheres of 'domestic' and 'gift' economies that inheritance and intergenerational exchanges takes place in families. To illustrate these issues Franklin provides several examples in the housing literatures of the way that kinship and social networks are used to enhance or create housing wealth making opportunities (Pahl, 1984; Warde, *et al*, 1989). This literature provide insights to the way that kinship and social networks collaborate across a wide range of activities that might include information exchange in supporting the development of housing strategies, and collective efforts within these networks to renovate property to increase its value.

There is another dimension to this discussion on the way that kinship and social networks combine to create wealth-making opportunities. Franklin (1986, 1990, 1995) also incorporates cultural networks and how these are negotiated within kinship and social networks in the way that housing choices are made. This work is important to my study because it links in with my earlier discussions about the self help strategies that have been used by African Caribbean migrants on their arrival to the UK in establishing themselves in the home ownership market. Although this literature does not necessarily suggest that wealth making opportunities were the primary motive behind these housing choices it does provide me with an opportunity to introduce literature on residential mobility that enables me to explore connections between resources networks and the range of motivations that influence housing choices.

Combining tangible and intangible assets within families in the USA

So far in my discussions I have provided examples in the UK literature of the importance of kinship and social networks within African Caribbean communities. These have often combined with informal financial networks that take their origins in the Caribbean. However this literature has not made any formal links with the housing wealth literature.

There is a considerable body of literature from the USA that considers the housing wealth experiences among African American and other ethnic minority groups. The literature that I consider that has emerged in the 1990s in this section although preoccupied with wealth inequality is important as it develops perspectives on the different types of tangible and intangible assets within low income families (Sherraden, 1991; Oliver and Shapiro, 1995; Conley, 1999). These perspectives on ethnicity, social class, social and human capital provide an analytical framework in which policy makers can devise strategies to help these groups to escape poverty through the accumulation of assets and incentives to increase savings.

Sherraden (1991) who has pioneered the field of asset welfare policies in the USA and the UK (Chapman and Sinclair, 2003; Maxwell and Sodha, 2006), argues that current approach in tackling wealth inequality and providing savings incentives targeted at low income American households (i.e. primarily ethnic minority) ignore the historical patterns of discrimination across employment, housing and education. These processes have created a generation of families who have been unable to accumulate assets in their own rights. He points to the role of the housing market and the lower levels of home ownership among ethnic minority groups compared to white Americans. This means that they are less likely to pass on wealth through inheritance, locking families into a cycle of poverty with few opportunities to break out. By

proposing what he describes as an assets based welfare approach, Sherraden suggests that policy makers can create an asset accumulation system that can gateway families out of poverty and provide incentives to save.

The aspect of Sherraden's thesis which has direct interest for me is the way that he conceptualises a wide range of resources that families might potentially utilise throughout the life course. He describes these as tangible and intangible assets. Tangible assets in families might include savings, properties and earnings. Intangible assets, which are more nebulous, include political capital, human capital, cultural capital and informal social capital. Sherraden acknowledges that the dividing line between assets can be arbitrary and can shift over time, but they nonetheless provide policy makers with a set of resources in which to tackle wealth inequality,

Regarding the theory and policy proposals in the current discussions, the usage is limited to tangible assets, primarily financial assets (money savings and financial securities) for two reasons. First, through this limitation, theoretical speculations can be tied more directly to traditional economies, thus grounding the theory in somewhat known and accepting footing. Second, on the more practical side, focusing on financial assets is what policy can do best and with the least bureaucracy. Thus the policies proposed would facilitate accumulation of financial assets. However, because assets are often fluid and synergistic, the intent if the policy is to stimulate development of other types of assets, such as human capital, in the form of education, and real property, in the form of housing equity.

(Sherraden, 1991: 106-07)

Other contributions from the USA influenced by Sherraden, have deepened these perspectives by making more explicit links between housing wealth, 'race', and class with forms of human and social capital located within families and communities (Oliver and Shapiro, 1995; Conley, 1999). These authors draw very similar conclusions to Sherraden about the

cumulative effect of racialised public policies across housing, labour and education markets and the way these distort wealth distributions along racial lines in the USA. Oliver & Shapiro (1995) and Conley (1999) make a number of direct and indirect references to forms of human and social capital in their work. Oliver and Shapiro (1995) for example refer indirectly to the importance of mobilising social capital within African American communities as a way of breaking down some of the barriers to wealth creation.

Taken as whole this literature from the USA provides important building blocks for me in developing a single asset network framework. It begins to develop important perspectives to the range of asset networks within ethnic minority families. Sherraden's thesis on the flexible mix of tangible and intangible assets in families and how policy makers can manipulate these although optimistic (Conley, 1999), does provide a sense of asset networks and how these might interrelate. Although the relationship between social capital and 'ethnicity' has been referred to within the work of Oliver & Shapiro (1995) and Conley (1999), some UK authors add caution to this debate because of the difficulties in defining these concepts (Goulbourne and Solomos, 2003). However by combining Sherraden's tangible and intangible assets with the informal financial, social and kinship networks that I described earlier, I believe that a fluid and fairly broad range of networks and resources can be brought together within a single asset network framework.

Residential mobility models in understanding the role of resources in analysing home ownership careers

The previous discussions described a wide range of resources and networks within African Caribbean communities. I also gave examples within the literature of studies that have

explored the relationship between kinship and economic networks within families. In order to make sense of the resource framework in the way that I suggested that when exploring home ownership careers it is important to link these discussions to the literature on residential mobility. I have drawn on a selection of residential mobility literature that focuses on behavioural factors that have influenced mobility. This stage of developing a single asset network provides an analytical framework in which I explore the resources and networks that influence home ownership careers.

The literature on residential mobility and housing careers has been well established within the housing literature drawing on a wide range of disciplines (cf Pickvance, 1973 Morris *et al*, 1976 Kendig, 1984; McAuley and Nutty, 1982; Forrest and Murie, 1992; Pickvance and Pickvance, 1994; Winstanley *et al*, 2002). The housing literature on the spatial and tenure choices of ethnic minority communities has attracted considerable attention (Harrison and Phillips, 2003). Although there are examples in this literature that have sought to explore housing careers of ethnic minority households (cf Peach, 1998; Bowes *et al*, 1997; Tomlins *et al*, 2002), this is still an area that is not very well understood (Ozuekren and van Kempen, 2002; Harrison and Phillips, 2003). This is partly because most research tends to give a snapshot of housing experiences and fails to explore trends, histories and how individuals interact with institutions and resources (Harrison and Phillips, 2003). These perspectives are important for policy makers if they are able to predict the housing strategies and choices within different cohorts of ethnic minority households.

In their review of residential mobility literature, Winstanley *et al* (2002) identify four main themes within behavioural orientated housing mobility. The first of these, the 'life stage

models of residential mobility' incorporates cultural norms and values governing the use of space and the needs of family members based on age and gender (Morris *et al*, 1976). It makes a number of assumptions about the archetypical nuclear family and the family life cycle. Within this model it assumes that parents remain together whilst their children went through a prescribed life cycle of an educational careers culminating in them establishing independent employment and housing careers at the end of this cycle. This life cycle of adult children leaving the family home or the death of a spouse might trigger a move by the surviving spouse who may in turn enter a new housing cycle. This might involve buying a smaller property or a retirement home dependent on where they are in the life stage. This approach to residential mobility has attracted criticism for the way that it understates different types of family structures (i.e. lone parenting), relationship changes (i.e. divorce, remarriage), trends in working patterns within households, children delaying leaving the family home due to financial necessity and the diversity of family structures within ethnic minority communities (Bowes *et al*, 1997a; Munro and Madigan, 1998; Winstanley, 2002).

The second theme within the residential literature that Winstanley *et al* (2002) identify is the 'economic rationality' model (Clark, 1982; McLeod and Ellis, 1982). This model positions financial gains as the key motivation for residential mobility. Winstanley *et al*, point to the notion of housing careers as an example of the way that economic rationality motivated mobility takes place. The example they use is the way that some of home owners embark on residential mobility to enhance opportunities to make housing gains (Forrest and Murie, 1989; Hamnett, 1999). They argue that this model understates gender and family relations as it assumes that these are driven by the head of households thus ignoring the household dynamics within the decision making process (Speare, 1974).

Winstanley *et al* (2002) highlight two other approaches to residential mobility. These focus on external factors that motivate mobility. They refer to these as ‘neighbourhood environment’ and ‘community’ approaches. This literature focuses on the relationship that households have established within their neighbourhoods and social networks over time (Seek, 1983; McAuley and Nutty, 1995; Feldman, 1990; Woolever, 1992; Bolan, 1997). Clark (1982) develops the ‘inertia model’, which argues that the longer the individual remains in an area the less likely they are to move. This literature emphasizes the individual’s embeddedness within their community in terms of their level of active involvement in community activities. This provides important motivation for remaining or deciding to move away from a neighbourhood. These mobility models refer to other pull factors that encourage individuals to move to a neighbourhood. These include ‘life style’ or ‘quality of life’ factors such as leisure facilities, quality of housing, arts and entertainment (Clark, 1982; Rossi and Shlay, 1982).

I have decided to use life stage and economic rationality perspectives on residential mobility in this study. This is because my focus of interest is in the balance between resources networks within families and how they interact with life cycle and economic perspectives behind housing choices. Although I accept that community and neighbourhood environment among other factors are important within residential choices, my interest in internal factors influencing the use of resources links more strongly to life stage and economic rationality perspectives.

Return migration, social network theory and financial networks

A number of qualitative studies during the 1980s and 1990s reported an increase in the numbers of Africa Caribbean elders returning to the Caribbean regions (Rubenstein, 1982; Gmelch, 1984; Thomas-Hope, 1985, 1986; Peach, 1991; Byron, 1994; Byron and Condon, 1996; Goulbourne, 1999). Whilst empirical evidence to quantify the exact numbers remain problematic (Peach, 1991; Thomas-Hope, 1992), there is little doubt that migration planning was increasingly featuring among Caribbean born population in the UK. The migration literature tends to focus attention on the strengths of kinship and social networks in enabling individuals and groups to achieve a range of goals. There have been few direct connections made in social field theory, widely used in the study of migration, to financial networks that migrant communities may have access to. This section suggests an approach that might enable these different networks to be incorporated within a single asset network framework that can be used to analyse the return migration planning among interviewees.

Social field theory is applied widely within the migration literature to describe the network of social relations that exists within migrant communities (Manners, 1965; Frucht, 1966; Massey *et al*, 1987; Adepaju, 1998). Other contributions to the migration literature conceptualises information networks that provide an important resource, enabling migrants to formulate a return to the country of origin (Snrech, 1998; Tiemeko, 2003). Social and kinship networks form an important resource enabling migrant communities, not only in establishing themselves in the UK, but also in reinforcing transnational ties with the country of origin (Massey, 1987; Olwig, 1987; Goulbourne and Chamberlain, 2001). Byron (1994: 20-21) in her study of return migration of Leicester based Nevisians made use of a 'social network resource system' in conceptualising the network of social and kinship relations that African

Caribbean groups use in achieving a range of return migration goals. The notion of social and kinship networks and the mutual support that are derived from them have been well established within ethnographic studies in the UK (Young and Wilmott, 1957). Byron's study feeds into the work of Basch *et al*, (1999) who have developed the notion of transnational social space. This provides a conceptual framework in which to explore the social, economic and political cross national processes in which migrant groups are embedded (Ramji, 2006).

Byron (1994) suggested that home owners were much more likely to be engaging in return migration. Byron's analytical framework focused on the role of kinship and social networks in enabling this cohort to achieve a range of return migration goals. Although she does not make direct references to housing wealth, it was clear from her case study evidence, that this was an important financial resource in the pre-migration planning. The migration literature provides many examples of role of social and kinship networks in facilitating return migration (cf Chamberlain, 1997; Goulbourne and Chamberlain, 2001), however very little attention is given to the role of financial networks that these groups are reliant on. Further insights into the role of these financial networks can be gained from the literature that emerged in the 1970s on the housing experiences of New Commonwealth groups from the Asian sub-continent (Dahya, 1974; Anwar, 1979). This literature revealed how Indian and Pakistani households engaged in a range of housing investment and equity accumulation from the UK home ownership market that were being incorporated into much broader return migration goals. These activities were embedded within kinship and social networks. There have been few contributions to these issues in relation to post war African Caribbean communities. This provides me with an opportunity to incorporate social, kinship and financial networks within a single asset network in return migration planning.

Cultural economic consumption perspectives to the study of inheritance

This section develops a theoretical perspective that enables me to address three of my research themes:

Theme two: To investigate experiences of inheritance and intergenerational transmissions of housing wealth

Theme three: To survey transmissions and investment of housing wealth overseas through return migration and kinship networks

Theme four: To devise cultural economic perspectives on the way that inheritance of 'family land' and inheritance planning takes place.

In Chapter Two, I argued that the literature referring to housing wealth has tended to focus on wealth consumption within a purely economic framework (cf Royal Commission on the Distribution of Income and Wealth, 1977; Joseph Rowntree Foundation, 1998; MacLennan and Tu, 1998; Hamnett, 1999; HM Treasury, 2003). I was interested in developing a much broader notion of consumption that enabled me to explore research *Theme Two, Three and Four* on inheritance. This placed a specific focus on the values and meanings attached to the inheritance of family land in the Caribbean, how this is integrated within inheritance planning and whether it is treated as a symbolic or realisable economic asset. This then enables me to explore how these inheritances might be integrated within asset portfolios. The literature on cultural consumption has been closely associated with Bourdieu's (1977, 1986) notion of class hierarchies and cultural capital. There are three strands of literature that provide important building blocks to my approach in developing what I describe as cultural economic perspectives to inheritance.

Developments within the consumption literature itself provide the first opportunity to develop cultural economic perspectives to my interest in inheritance. This literature synthesises approaches taken from cultural, social anthropology and political economy. Cultural consumption perspectives have emerged within the literature as a way of bridging cultural systems and material analysis (Fine, 2002). This literature suggests that global marketing of commodities and its consumption often means that people define themselves, their culture and their social worlds through commodities (Carrier and Heyman, 1997; Carruthers and Babb, 2000). Cultural consumption approaches have been influenced by semiology because it explores the meanings that are placed on objects, services and activities (Barthes, 1972; Baudrillard, 1981; Sahlin, 1976). These authors emphasize commodities that are imbued with symbolic meanings by people. Commodities exist in a world of structure that in turn is defined by the relationship they have with people. This strand of the literature makes a distinction between different types of commodities, which also convey different meanings to different people. This conceptualisation of commodities suggests that the structured world that exists mirror the structures in the wider society. The wider society, like commodities, is made up of people who have important differences.

Societal structure and commodities interrelate with the one defining the other (Baudrillard, 1981). This view of commodities has been criticised by some authors for being too passive in the way that it reduces the relationship between commodities and people to purely symbolic meanings (Carrier and Heyman, 1997; Fine, 2002). Bourdieu (1984) by contrast takes a more active view of the relationship between commodities and people. He shares the same interest in this relationship, but differs in the way that he is concerned with social practices and how these influence their social strategies (Heyman and Carrier, 1997). By relegating semiotic

perspectives within his critique of consumption preferences, Bourdieu emphasizes social rather than cultural influences. His conceptualisation of society is one that is made up of social resources or social capital. Bourdieu's critique on class hierarchies and cultural capital have been highly influential within the field of cultural consumption (Fine, 2002; Trienekens, 2002). He argues that consumer preferences mirror the interaction between three different kinds of capital (i.e. economic, social and cultural capital). Bourdieu distinguishes between three types of cultural capital as units of analysis, an embodied state, an objectified state and an institutionalised state (Bourdieu, 1986).

Bourdieu's conceptualisation of consumption of cultural capital is problematic for some authors in the way that it is consumed by ethnic minority groups (Trienekens, 2002). Hall (1992) argues that this 'currency exchange' cannot take place as easily as Bourdieu suggests. Hall develops this point by suggesting that the close relationship between cultural capital and class position that Bourdieu assumes ignores the importance of ethnicity and is Eurocentric in its focus. He suggests that the cultural capital and traditions that ethnic minority groups bring with them are embedded in their participation and consumption of cultural events. Hall defines culture as a system of specific 'ethnic' or cultural meanings such as national identity. Bourdieu's conceptualisation of cultural capital and the way that it is consumed is based on the notion that class status and educational achievement are key drivers. This debate provides an important marker for my study because applying cultural consumption perspectives in the way that the family home is inherited needs to be embedded within a much stronger association with ethnicity and national identity as Hall (1992) suggests.

There are many examples within the housing literature that have incorporated cultural perspectives. Some authors have explored the cultural values and norms in the physical form of housing (see Clarke, 1973; Jordanova, 1989; Mumford, 1970; Rapoport, 1969). Meanwhile others have investigated how cultural values impact upon the private lives and living arrangements of households (Ozaki, 2002). Carrier and Heyman (1997) apply cultural consumption perspectives to their study of consumption strategies among ethnic minority households within segregated urban housing markets in the USA. They argue that housing can be treated as a commodity within a cultural consumption framework. This treatment of housing as a commodity allows me to insert the Caribbean family home that I described in Chapter Three in the same way. The Caribbean social anthropological literature positions it as a symbolic and economic resource embedded within extended kinship systems (Clarke, 1953, 1966; Beckford, 1975; Momsen and Besson, 1987).

This literature and the treatment of ‘family land’ mirror work from social anthropologists who have made important contributions to the inheritance literature. They write in a fairly similar vein to cultural consumption authors about the symbolic meanings and values attached to ‘family property’ and ‘keepsakes’ (Finch and Hayes, 1994; Finch and Mason, 2000). The transmission of ‘objects’ such as family heirlooms within this literature are embedded within kinship relations that have values attached to them (Finch and Mason, 2000). Finch and Hayes (1994) in their study of the inheritance, death and the concept of the home refer to literature drawn from the sociology of consumption on the meaning of the home after the death of its creator (Seeley *et al*, 1956; Chapman, 1955; Allan and Crow, 1989; Richards, 1990).

These perspectives allow me to return to contributions within the cultural consumption literature where exchange values are used within commodity specific analysis. In his study of Japanese advertising agencies, Moeran (1996) provides a useful conceptual framework for undertaking an analysis of the meanings and values attached to commodities. Fine (2002) offers a useful summary of Moeran's six types of exchange values,

..there are six types of value – use value (use however subjectively or socially constructed), technical (its physical or design properties), appreciative (aesthetic or cultural), and social (ethical, status, etc). These four are perceived as encapsulating Bourdieu's social and cultural capital. They coalesce to form the two other kinds of exchange value – commodity and symbolic...

(Fine, 2002: 121)

Moeran's conceptualisation of different types of exchange values within a commodity specific analysis framework provides me with a useful starting point to explore the values and meanings attached to inheritance of family land in the Caribbean, how this might be integrated within inheritance planning of UK property, and whether it is treated as a symbolic or realisable economic asset. I have decided not to incorporate technical and appreciative values, but have collapsed some of these categories into commodity (i.e. economic) and symbolic values.

Conclusions

The two analytical frameworks I have evaluated two analytical frameworks in this chapter, have enable me to explore my research themes. The first analytical framework conceptualised a single asset network. This positioned housing wealth within a much broader resource framework including informal financial networks, social and kinship networks. The literature

on African Caribbean communities recognises these as important resources in enabling families to pursue a range of outcomes. However this literature has not conceptualised these collectively as I have proposed. I use this resource framework to explore the way that interviewees embark on home ownership careers and return migration planning. My discussions on residential mobility perspectives has led me to incorporate life stage and economic rationality perspectives to help me explore the unfolding of home ownership careers among interviewees. My focus on these particular aspects of residential mobility rather than on neighbourhood, community and other aspects provide me with a greater opportunity to get a much closer fit between resources and internal asset networks available to families. The asset networks that I considered in interpreting return migration planning bridged a gap in the migration literature that tended to focus on the role of transnational kinship and social networks rather than financial ones. These discussions will hopefully enable me to address research *Theme Five* which reflects how these perspectives gained can contribute to the wider body of housing wealth literature.

The second analytical framework that I considered enabled me to gain what I describe as cultural economic consumption perspectives on the values and meanings attached to inheritance of family land in the Caribbean, how this might be integrated within inheritance planning of UK property, and whether it is treated as a symbolic or realisable economic asset. The housing wealth literature generally has been preoccupied with economic forms of consumption and has not fully engaged with developments within cultural consumption. By restricting my use to commodity specific analysis I was able to adapt this to explore economic values and symbolic significances of these activities. The literature that I considered on exchange values provided me with useful building blocks in which to explore my research

themes. These discussions enable me to address the last of my research themes, ‘how can these perspectives contribute to the wider body of housing wealth literature’.

CHAPTER FIVE: METHODOLOGY

Introduction

This chapter operationalises the theoretical discussion in Chapter Four by setting out my research themes, approaches and methodological tools used in undertaking this study. The study was conducted using life history methods. This approach has not been used before in the study of housing wealth. I argue that the unique insights gained through the use of life history methods can make an original methodological contribution to the housing wealth literature. Another original methodological contribution to the housing wealth literature is my focus on two generations of the same family. The interviews were conducted using a combination of tape recordings and handwritten notes between November 2002 and January 2005. The analysis of the life history accounts were undertaken using an interpretive research framework suggested by Miller (2000). This framework combines inductive and deductive perspectives within a qualitative paradigm as a means of exploring the connections I have made between literatures on research questions that are not well understood and to explore in depth the meanings, context and social process in which interviewees make sense of their social reality. I discuss my justifications for using this analytical framework and how I have incorporated this later on in this chapter.

The chapter begins with a discussion on epistemological issues. This section considers some of the perspectives that have influenced the study. I follow this by revisiting my research themes, research methods used and my justification for excluding other research approaches. The section that follows considers the issue of subjectivity, reliability, validity, memory and generalisation within life history research, and how I have approached these throughout the

study. I consider next the issue of research ethics and informed consent. I then provide an account of how the study was conducted. This includes a discussion on the selection of the families, analytical approach, the development of the topic guide and the framework used in analysing the interview material.

Epistemological discussions

This section sets out some of the epistemological issues that have informed the way that I have approached this study. My approach has been influenced by Geertz's (1973) interpretive anthropology. This seeks to add meaning to human action as an 'interpretive science of meaning, not an experimental science in search of law' (Geertz, 1973: 5). Denzin and Lincoln (1998: 26) argue that 'all research is interpretive, guided by a set of beliefs and feelings about the world and how it should be understood and studied'. Moreover interpretive research acknowledges the relationship between the researcher and what is being studied and the situational constraints influencing this process. Through this conceptualisation of the research process, I have developed a number of worldviews that have informed the social reality in which the study is positioned. I argue that Eurocentrism has tended to dominate the study of ethnic minority housing and that this ignores the pre-migration, cultural, social and economic histories of migrant communities. I consider next the importance of historical perspectives to this study. This then broadens out to a general discussion around the family as the unit of analysis in understanding complex social processes in topics that are not very well understood.

Eurocentricism within the study of ethnic minority housing issues

The study of ethnic minority households within much of the housing literature is often rooted within Eurocentric ideological constructs that not only makes a number of assumptions about these communities, but also understates the shared histories, social, economic and cultural traditions. These perspectives are important as they inform the way that they interact within their own societies and the outside world (Smith, 1977). Wallerstein (1997a) notes that Eurocentricism has tended to dominate the social sciences. The notion of Eurocentricism is a relatively recent development in the literature (Amin, 1989; Blaut, 1993; Wallerstein, 1997a). It describes the relationship between Western Europe and the 'rest' of Europe as well as the relationship between the West and the 'Rest' of the world (Hall, 1992). Although there are many important examples within the housing literature that emphasizes the cultural practices and traditions within migrant communities (cf Patterson, 1963; Rex and Moore, 1967; Rex and Tomlinson, 1979; Sarre et al, 1989), this literature has not fully explored pre-migration housing, cultural, social and economic histories.

Whilst this in itself is not surprising given that the research that I have referred to is located within the UK context, it is the hegemony these Eurocentric discourses take over, the histories and cultural traditions of migrant communities that have been problematic for me in reviewing some of the literature. Of specific concern is the hegemony that is implicit within Eurocentric views of the nature and meaning of land use and home ownership. In the theoretical discussions in Chapter Four, I proposed the use of cultural consumption approaches in analysing the meanings and values attached to the system of 'family land' within Caribbean society. I argue that these perspectives enable me to explore how these influences shape the way that African Caribbean home owners relate to inheritance in the

UK. In Chapter Three I argued that UK housing literature understates the social, economic and cultural traditions of ‘family land’ in Caribbean society. I believe these perspectives are important for me as the ideology of communal land and property use within extended kinship networks practiced across the Caribbean region have important implications for the way that UK based African Caribbean families experience inheritance.

Historical perspectives within the study of housing and ethnic minority communities

Leading on from the above discussions it seems logical that historical perspectives should form an integral part of the research process. I have integrated historical approaches and methodologies as a way of gaining micro perspectives to African Caribbean families engagement with housing wealth across the life course. There have been increasing calls in the literature for historical perspectives, particularly through the use of life histories methods (Forrest and Kemeny, 1982; Forrest and Murie, 1991a; Jacobs, 2001). These enable deeper insights to the way societal forces impact on individual lives. Kemeny (1992) argues that these discourses should also engage with broader sociological debates. There are many examples in the housing literature where life history methods have been used in gaining insights to housing careers (Ineichen, 1981; Smith, 1991; Bowes *et al*, 1997b; Harrison and Phillips, 2003). These authors argue it provides more dynamic perspectives into ethnic minority housing experiences within the UK housing system. However historical perspectives have been rarely used in the study of housing wealth. This is a contribution that this study hopes to make to this literature. These debates feed into mainstream sociological traditions. Mills (1959) writes about the insights that can be gained by social researchers using historical and biographical perspectives,

No study that does not come back to problems of biography, of history and their intersection within a society has completed its intellectual journey.

(Mills, 1959: 6)

It is this freedom within the course of social inquiry Mills suggests enables the researcher to gain a deeper understanding of how individuals make sense of their life,

The sociological imagination enables its possessor to understand the larger historical scene in terms of its meanings for the inner life and the external career of a variety of individuals. It enables him (sic) to take account how individuals, in the welter of their daily experiences, often become falsely conscious of their social positions.

(Mills, 1959: 5)

The 'family' as the unit of analysis in gaining micro perspectives to the study of housing wealth

Another epistemological perspective that underpins this study is my decision to place the 'family' and the financial relationships within extended kinship networks at the centre of my analysis. I use the term 'family' in its broadest sense to include the extended network of kinship relations. This has enabled me to gain micro perspectives on much broader and complex social issues, than might otherwise have been the case. This approach is not unusual within the study of housing wealth (Forrest and Murie, 1995; Finch and Mason, 2000) or in the exploration of Caribbean migration (Thomas-Hope, 1992; Chamberlain, 1998; Goulbourne and Chamberlain, 2001). Goulbourne and Chamberlain (2001) noted,

The centrality of the institution of the family in public, policy and academic debates underlies the need for collaborative multi- if not inter-disciplinary collaboration.

(Goulbourne and Chamberlain, 2001:3)

By narrowing the research gaze on the ‘family in a field that is relatively unexplored, and with the qualitative methodology I propose, I believe that I can gain far deeper insights to my research themes.

Research themes

Having mapped out some of the epistemological issues that underpin this study, I will now revisit my research themes. These themes have developed organically and have been refined throughout the initial planning stages (Blaxter et al, 2001). There are five themes:

Theme one: To explore the way that housing wealth and other assets influence home ownership careers and return migration among African Caribbean families.

Theme two: To investigate experiences of inheritance and intergenerational transmissions of housing wealth.

Theme three: To survey transmissions and investment of housing wealth overseas through return migration and kinship networks.

Theme four: To devise cultural economic perspectives on the way that inheritance of ‘family land’ and inheritance planning takes place.

Theme five: To reflect on how these perspectives gained can contribute to the wider body of housing wealth literature.

Research methods

The research was undertaken using life history methods. Life history is one of a number of terms used to describe an eclectic mix of biographical research methods. These include oral history, autobiographical studies and narrative analysis. What they all have in common are shared theoretical traditions and the use of taped depth interviews (Roberts, 2002). Increasingly life history methods have found favour among housing researchers (cf Forrest and Kemeny, 1982; Forrest and Murie, 1991a; Bowes *et al*, 1997b; Jacobs, 2001; Harrison

and Phillips, 2003) and migration authors (cf Goulbourne, 1980; Chamberlain 1998; Olwig, 1998; Thomas-Hope, 1980, 1999; Phillips and Phillips, 1998). Life history methods have also been highly influential within qualitative studies on family history and intergenerational relations (cf Thomas and Znaniecki, 1958; Bertaux and Thompson, 1993; Bertaux-Wiame, 1993). However, life history methods have not been used in the study of housing wealth. This enables me to make an original methodological contribution to the housing wealth literature.

Life history methods have also been used in researching communities and topics that are not very well understood (cf Thomas and Znaniecki, [1918-20] 1958; Shaw, [1930] 1966; Matza, 1969). This point is relevant for me because the housing wealth literature suggests that there is reluctance on the part of home owners to talk frankly about financial matters (Forrest and Murie, 1989). Moreover, postmodernist developments within the practice of life history methods have developed perspectives of 'race' (see Perks and Thomson, 1998; Roberts, 2002). Life history practitioners draw attention to its empowering nature within the research process (Gluck, 1996; Grele, 1991; Thompson, 2000; Roberts, 2002). The utility of life history methods across the fields of housing, migration, family histories and topics that might be considered sensitive provide me with all the ingredients I believe are important in undertaking this study.

Excluded methods and tools

There are two research methods that I considered and rejected in undertaking this study; in-depth interviews and focus groups. There are a number of reasons why I have favoured life history methods in place of standard qualitative interviews. There are many types of qualitative interviews. Patton (1980) makes the distinction between informal 'conversational

interviews', 'general interviews', and 'standardised open-ended interviews'. Fielding (1996) and Fontana Frey (1994) arrive at a three-way typology between 'structured', 'semi structured', and 'unstructured interviews'. Punch (1998) applies a continuum in differentiating types of qualitative interviews by focusing on the degree of structure, depth, and the level of standardisation across interviews.

In deciding to reject an approach based solely on standard qualitative interviews, I argue that elements of these are embedded within life history methods. Life history interviews make use of 'structured', 'semi structured' and 'unstructured' interviews, but positions these as tools within a much broader theoretical and methodological tradition (Roberts, 2002). This meant that my study would benefit from developments in this field particularly in relation to its philosophical and theoretical approaches to the social world and the insights this might give me to the life course experiences of the families taking part in the research. Moreover life history methods and the theoretical approaches that underpin it, provide a robust framework in which I am able to interpret their life experiences through the life stories and how these past experiences and events influence present and future actions. I felt that a qualitative approach that facilitated life course and intergeneration perspectives was important in a study that is interested in peoples' experiences across a broad range of issues.

I have also decided to reject the use of focus groups for practical reasons. Focus groups are well established across many academic and policy disciplines in the social sciences. They provide a number of advantages to the researcher. Focus groups are widely used in combination with other research tools (i.e. postal surveys, in-depth interviews etc) in developing issues identified at an earlier stage of a research project (Punch, 1998). They can

make important contributions to the research project, enabling the researcher to explore views, perceptions, and motives through group interaction (Morgan, 1988; Kreuger, 1994). These group discussions, like any other type of interview, can be tightly controlled by the researcher by using unstructured, semi structured or highly structured formats (Fontana and Frey, 1994; Morgan, 1988; Stewart and Shamdasani, 1990). The role of the researcher and the skills required within a focus group is different to a traditional interview. The researcher becomes more of a moderator or facilitator than an interviewer (Merton *et al*, 1956; Fontana and Frey, 1994; Punch, 1998).

I have rejected using focus groups because I felt that the sensitive nature of this study, with its focus on personal financial experiences including debt, and inheritance planning might inhibit the range of responses within this group structure (Lee, 1993). Moreover participants' responses in a group setting may be affected either by what s/he thinks the researcher wants to hear, or be influenced by the researcher's expectations (Bernard, 1994). There were other practical concerns around organising separate events in Birmingham and London. This would have been difficult to coordinate given my knowledge of the families I had gained from my pre-interview discussions and their active lifestyles. Several recordings of first generation interviewees who had second homes in the Caribbean were conducted between visits to the UK. This presented me with difficulties coordinating these interviews. I also felt that given the need to retain 'whole families' (i.e. first and second generation members) I had less room to manoeuvre, therefore I felt under pressure to make the most effective use of their time.

The following sections consider some of the issues around subjectivity, reliability and validity and generalisation associated with the use of life histories and a discussion on how I have approached these issues.

Subjectivity

Subjectivity within life history research is widely discussed among its theorists. These debates about the positioning of the ‘researcher’ and the ‘researched’ feed into much broader trends within the construction of the ‘self’ and how this relates back to the research topic (Denzin and Lincoln, 1998). Subjectivity within the research process links in with concerns around meanings, identities and social relations. Interest in subjectivity within social inquiry has developed within qualitative feminist research (Reinharz, 1992) and within cultural studies (Hall, 1996a, 1996b; Denzin and Lincoln, 1998). Throughout this study I have positioned myself as a social researcher and as a second generation African Caribbean man whose family shared similar migration and cultural traditions to the families that were interviewed.

This ‘double position’ that some life historians refer to (Mintz, 1996) enabled me to gain a number of benefits in sustaining the trust of the families and the many organisations that acted as intermediaries. Another factor that has influenced the way that I have approached this study is my background as an advice worker. I believed that this was significant and might affect my relationship with the interviewees in two ways. Firstly, I was able to draw upon my experiences and skills of conducting interviews, which helped greatly in managing the interview process, allowing me to focus on key points of interests. Secondly, this background meant that I had a better understanding of some of the problems facing those

interviewees whose experiences of home ownership and debt may have created difficulties for them in relating these concerns to a complete stranger. I felt that by sharing my personal background to interviewees in this way I hoped that they would be more candid about their own life histories and responses to my questions and ultimately would add to the richness of the material that I was able to obtain from them. Moreover by encouraging this more open dialogue between the histories of the interviewer and the interviewee I hoped would encourage shared meanings of the socially constructed nature of reality that is consistent with the interpretative approach that I have adopted in this study.

Before each interview I spoke briefly about my background, the motivations behind undertaking this particular area of study, and why I felt it was important. This approach of explaining the purpose of the study and my role within it has been influenced by a number of qualitative theorists (Foot Whyte, 1955; Atkinson, 1988) and feminist research practitioners (Walmsley, 1993).

Reliability and validity

This section reviews issues of reliability and validity within life history research and comments on how I have addressed these. This is followed by a discussion on memory and distortion, which tend to be approached by life history theorists collectively (Dunway and Baum, 1996; Perks and Thomson, 1998; Roberts 2002). Life historian Hoffman provides a useful definition of reliability and validity,

One of the persistent challenges presented by scholars to oral history regards the reliability and the validity of the interviews. In this connection reliability can be defined as the consistency with which an individual will tell the same story about the same events on a number of different occasions. Validity

refers to the degree of conformity between the reports of the events and the event itself as recorded by other primary resource material such as documents, photographs, diaries, and letter.

(Hoffman quoted in Dunaway and Baum, 1996: 89)

Reliability and validity have tended to be problematic within life history research. Two camps emerge among life history practitioners and the wider body of qualitative research (Burgess, 1982). Life history exponents adopting a positivistic stance argue that the fallibility of human memory and questions of distortion means that it is difficult to objectively validate oral testimonies without introducing other source material. This may enable these to be evaluated and tested independently (Moss, 1996; Grele, 1998). Life history practitioners who adopt this position argue that checks and balances can be built into the life history projects by achieving internal consistency across the oral data (Lummis, 1981),

If an interview is part of an attempt at historical reconstruction of daily life, then the validity of an interview can be assessed for its general accuracy (my emphasis) by the degree to which it corresponds to checks ... These can establish that the correct period is being discussed and that the informant has a reliable recall. In other words, the normal process of triangulation with other sources can go a long way towards establishing the general reliability of the interview. Also, a detailed interview covering routine work processes or descriptive details of the home hardly lends itself to systematic distortion.

(Lummis, 1981; quoted in Perks and Thomson, 1998: 274).

‘Internal’ and ‘external’ validity is fiercely debated within life history methodology (Denzin, 1970; Roberts, 2002). This distinction relates to issues of generalisability, whether the data is representative of the wider population and whether the focus should be on a particular set of

circumstances or factors (i.e. memory loss, distortion, interviewer-interviewee relationship etc) that influence data generation (Denzin, 1970).

The opposing view on reliability and validity takes a more pragmatic view on these issues (cf Atkinson, 1998; Roberts, 2002). They argue that positivistic approaches places a constraint on life history interviews and misses the wider point. They suggest a more interpretive framework with a clearer focus on the way that interviewees connect with events, experiences and meanings should be applied (Miller, 2000; Roberts, 2002). The 'performance' element of the exchange between the interviewee and the interviewer forms a central role in the production of knowledge and understanding. Roberts (2002) summarises this as 'external consistency'.

Given my interest in the socially constructed nature of reality, meanings and the situational constraints that influence the production of knowledge within the interview process, I rejected the positivist approach to reliability and validity. In its place I have adopted the interpretive framework advocated by the latter authors (Miller, 2000; Roberts, 2002). I felt this pragmatic approach was appropriate for this study. The families selected for this study were not intended to be totally representative of the wider group of post war African Caribbean migrants entering home ownership at the same time. What I hoped I would achieve was that the unique experiences gained from this sample might provide some important insights to the experiences of other African Caribbean migrants. I have operationalised this approach in two ways. The main topic guides were designed using open and semi open questions that encouraged interviewees to talk about the meanings they attach to their experiences of home ownership and housing wealth. Secondly by revealing more about my family background and

motivations for conducting this research, I hoped that this might stimulate greater interaction within the interviewing process.

I have decided to adopt this interpretive stance advocated by Roberts (2002). What this meant was that through this interpretative framework, I wanted to gain a better understanding of the how these experiences interrelate with the broader social and cultural context of the migration process. I have designed the study to encourage interviewees to create their own meanings as well as share experience in exploring my research themes. This approach also fits in neatly with my use of cultural consumption perspectives that I discussed in Chapter Four which also seeks to place meanings and values to consumption behaviour.

Memory and distortion

I have included a short discussion on memory and distortion as these are closely aligned by life history theorist with debates around reliability and validity. This issue is of particular interest to me because of the life course and intergenerational perspectives that I have taken. Memory and distortion have attracted growing attention within life course research (Chandler, 2005).

The concept of memory is a complex one attracting intense interdisciplinary interest. Cognitive psychological perspectives are being increasingly integrated within life history methods and other biographical methods (Roberts, 2002). A number of terms are used to describe memory including recall, reminiscence and nostalgia. Roberts (2002) notes that the literature attempts to distinguish between these different labels,

Memories...are place in the time they are remembered, narrated, reinterpreted, sometimes rejected and often forgotten. Recollections are

immediately experienced. Memory makes a critical difference to these: in being remembers an experience becomes a memory.

(Hastrup, cited in Roberts, 2002: 134)

A theme that emerges from this literature on memory work is that of omission and distortion (Hunter, 1964; Morris and Gruneberg, 1994 Thomson, 1998). This literature feeds into autobiographical memory that focuses on the way that events are positioned by the narrator according to key personal and major events such as birthdays and public news (Brewer, 1986; Brown *et al*, 1986; Rubin, 1986; Conway, 1990; Conway *et al*, 1992; Roberts, 2002). Theorists who are influenced by this approach argue that these accounts should incorporate aspects of the individual's psychological mindset within the social environment (Rubin, 1986; Conway *et al*, 1992). Conway *et al* (1992) point to the way that 'memories are dynamically constructed on the basis that knowledge is drawn from different memory structures'.

The other aspect of memory work that is featured within the literature is that of family and group memories (Bertaux and Bertaux-Wiame, 1981; Bertaux 1983; Bertaux and Thompson 1993; Thompson, 1988, 1993; Bertaux and Delcroix, 2000; Miller, 2000; Roberts, 2002) and public and private memories (Amit-Talai and Knowles, 1996; Popular Memory Group, 1982). These issues are particularly relevant in the context of this study as my focus switches between intergenerational processes and exchanges within Caribbean migrant families at one level and the effects of 'public' events (i.e. the act of migration, discrimination in the labour and housing market etc) within the 'private' sphere.

Generalisation

How far it is possible using a case study approach to generalise the experiences of the ‘few’ with that of the ‘many’ is an ongoing debate within qualitative research and life history methods in particular (Denzin and Lincoln, 1998; Roberts, 2002; Payne and Williams, 2005). There are dimensions to this debate that relates to discussions around sampling strategy.

Lummis (1981) argues that life history methods raise important issues about the representativeness of the sample and the theoretical approach used by the researcher in constructing the sample frame. Practitioners of life history methods often assume that the interviewee’s experiences are in some sense typical of whichever group they come from, based on the sampling frame set by the researcher. The issue of how representative oral accounts are of the social structure of the period is becoming increasingly fraught given the popularity of public life history archives (Roberts, 2002). The question that arises is how typical/representative are the interviews of the group that are being studied. Lummis (1981) argues that categorisation and quantification of qualitative evidence presents enormous problems for the researcher. He suggests that the use of tabulations offer a means of assessing the representativeness of a group. He uses this to determine levels of internal consistency and by demonstrating the degree of conformity to the broader historical picture known from other sources. Lummis (1981) goes on to argue that some medium to large scale life history projects have a sufficient number of interviewees in order to construct data in tabulated form (i.e. age, marital status, number of siblings, religion etc). This can then be used to make comparisons with other historical sources to achieve internal and external validation that were discussed earlier in this chapter (Denzin, 1970).

Whilst it is not my intention to follow Lummis' (1981) approach completely, what I have done is to adapt Roberts (2002) internal and external consistency approach, by constructing in tabulated form a profile of each of the interviewees so that comparisons can be made within my sample frame (Appendix 1 and 2).

Research ethics and informed consent

In this section I will address these two related issues together. Ethical concerns around the conduct and management of the research process have a long tradition within the medical sciences, but is a relatively recent development within the social sciences (Sin, 2005). Ethical concerns relate to a wide range of issues; from gaining access to potential interviewees (Hornsby-Smith, 1993), the conduct of interviews, privacy, informed consent, anonymity, secrecy, being truthful and even the desirability of the research (Cotterill, 1992; Finch, 1984). Some authors argue there is a duty on the researcher to other researchers, and to those individuals/groups who are the focus of the research project (Blaxter *et al*, 2001).

Such considerations should underpin the whole research project, from initial planning, through to data collection, writing up and dissemination. The literature also acknowledges that there are occasions when there are no easy answers that can be found for some of the ethical questions that face researchers (Blaxter *et al*, 2001). A similar view is expressed by Humphries and Martin (2000) who are highly critical of the approach taken in some research that "bolt on" ethical issues on an ad hoc basis. The emotional dimensions associated with the interview process, and the need to acknowledge these within the research design are also important (Laslett and Rapoport, 1975; Lee, 1993).

Related to these discussions is the need to gain informed consent (Yow, 1994). There is now considerable guidance for social researchers and life historians on best practice on this issue (ESRC, 2005; Oral History Society, 2004). Much of the discussion around informed consent tends to focus on gaining access at the start of the research project and fails to address the way that consent is managed throughout (Sin, 2005). I felt that it was important that I was able to sustain the consent of interviewees throughout the project. This involved acknowledging in my consent agreement that interviewees had the right to withdraw their consent at any stage of the process (Appendix 3). I will now discuss how the study was conducted.

How the study was conducted

The next part of the discussions describes how the research was conducted and considers the proposed analytical framework.

Selection of study locations

My decision to select Birmingham and London as the study locations was based on four reasons. Firstly, having lived in London for most of my life, it seemed natural that I should take advantage of my knowledge of the city, its diverse Caribbean communities, my family and other social networks in the recruitment of interviewees. Secondly, both cities experienced the largest settlement of people from the Caribbean region in the post war period (Peach, 1968; Robinson, 1993; Modood *et al*, 1997). Thirdly, both cities were the focus of the earliest sociological exploration of ‘race’ and housing in Western Europe. London is noted for the pioneering work of Glass (1961) in Brixton, and Patterson (1963) in Notting Hill. In the case of Birmingham, the seminal work of Rex and Moore (1967) of immigrant communities in Sparkbrook and Rex and Tomlinson (1979) in Handsworth saw the beginnings of the

‘choice versus constraint’ paradigm that has been highly influential in the ‘race’ and housing literature. Fourthly, the housing markets in Birmingham and London have developed in different ways over the last 50 years. London and the South East region have experienced the biggest growth in property price rises since the post war period (Hamnett, 1999). Birmingham and the West Midlands region although witnesses similar house price movements have not been on the same scale. Although my intentions was not to make direct comparison on the two housing market I hoped that I would be able to capture a wide range of housing wealth experiences.

How the families were selected

The 13 families taking part in the study were selected using a combination of purposeful and snowball sampling (Blaxter *et al*, 2001). Eleven families were recruited using a snowballing approach, whilst the other two were recruited through a purposeful approach. The transparency of the process of inclusions and exclusions within the sample frame is an important part of the research practice (Denzin, 1970; Burgess, 1984). In selecting the families three basic criteria needed to be satisfied; (i) the parent/guardian is currently or has been a home owner based in London or Birmingham; (ii) they are of African Caribbean descent and had migrated to the UK in the period 1950-70; (iii) two generations of the family agreed to take part in the study. The case studies also included families who entered home ownership via the Right to Buy policy.

My choice of families was not intended to be representative of post war Caribbean migrants of this period, however I hoped the sample would contain a wide range of experiences. There was some bias in the selection of case studies, which I believe would have had an effect on

the findings. The families on the whole although describing themselves as working class exhibited many characteristics of middle class life styles, were active church members (in the case of the Birmingham families) and many held professional occupations. This was most evident across my cohort of second-generation family members. The reason for this was that the organisations who acted as intermediaries in my recruitment strategy tended to put me in touch with families who were highly active in their respective communities. I discuss this in the next section.

Case study recruitment strategies

Slightly different approaches were used to identify recruits in Birmingham and London. This was influenced by my differing levels of knowledge of African Caribbean communities in the two cities. In Birmingham there was a much greater reliance on local churches. These have traditionally occupied a significant focal point for pastoral care, welfare and support to African Caribbean communities (Rex and Moore, 1967; Modood *et al*, 1993). This impression was confirmed by discussions that I had with several Caribbean voluntary groups who provided me with contacts for church members who they felt might be able to act as intermediaries for potential recruits.

My recruitment drive at the start of the fieldwork phase coincided with Black History Month. This meant that, there were a number of opportunities to tap into many of the public events and awareness raising activities centred on post war migrant communities. This also brought me into contact with curators from Birmingham Museum and Art Gallery (BMAG) who held a series of oral history recordings of over 30 families made during the period 1991-92. The

Black Oral History Project charted the early migration experiences of African Caribbean communities who settled in Birmingham during the period 1950-70.

A similar use of intermediaries occurred in London, where I established contact with several oral history projects across the south and west of the capital. One of these projects held an oral history archive of the Notting Hill Carnival. This was of particular interest to me as many of the recordings were taken from people who had migrated to London since the 1950s. Many of these people talked about their experiences of home ownership. In each case the curators of both projects agreed to act as intermediaries. They were able to attach a covering letter to my own letter of introduction in which I explained the purpose of my research and sought their interest in taking part in my research (Appendix 4). In my letter I represented myself not just as a research student, but also as an African Caribbean man from a working class background whose family shared similar migration histories. By adopting this open approach, I hoped that it would generate potential interviewees' confidence in me and my research. I was keen to represent both as being one that they could readily identify with. Although this may have caused potential for bias, I felt that by revealing more about me and my motivations for undertaking the research would encourage greater interaction in the interview process. I hoped that the interpretative approach that I adopted emphasises the production of knowledge and understanding through the intimate relationship between the interviewer and the interviewee.

There were a number of advantages for me in the security features built into this type of snowballing approach. The organisations were able to vouch for my credentials, which in turn helped to engender a degree of trust before I had made direct contact with them (Lee, 1993). The literature does caution on the use of intermediaries particularly the possibility that they

may misrepresent the researcher's motives, thus lessening the response rate (Lee, 1993). On the opposite end of the scale, the literature suggests that their use may trigger too large a response (Biernacki and Waldorf, 1981). I had no reason to fear this, as they were able to manage a lot of the negotiations on my behalf, thus enabling me to focus my attention on other phases of the research.

The next stage involved a telephone call to individuals who had expressed an interest in taking part. This enable me to talk more freely about my research, ask direct questions about their housing situation, and their experience of home ownership generally. I did not talk too much about my interest in housing wealth at this stage, but I did mention that I wanted to explore their views on home ownership. I then arranged an appointment, which I followed up with a confirmation letter (see Appendix 5). I also included a form for individuals to complete asking them to provide me with a biographical profile of their migration, housing and family background (Appendix 6).

How the interviews were conducted

The taped interviews were conducted between November 2002 and January 2005. In total about 78 separate interview sessions were completed of first and second generation family members. This longish phase between the completion of the first and last recordings was influenced by a number of practical considerations. My use of intermediaries had the effect of slowing down some phases of the fieldwork. Several topic guides were used (Appendix 7, 8, 9 and 10). Each interview session lasted between 45 minutes and 90 minutes with short refreshment breaks built in.

Interviewees were reassured that information that was provided would be treated confidentially and that they had the right to withdraw their consent at any stage during the interview or the research project. There were issues around negotiating and sustaining consent among some of the second-generation family members who in all but one case were approached through the parent. In several cases, particularly among first generation interviewees, there were periods when their availability was restricted due to extended periods overseas visiting relatives. Moreover, although a number of interviewees had experience of taking part in life history interviews, and were more than happy for the interviews to be recorded, there were problems with some interviewees who were nervous about being interviewed in this way. On the occasions when this was a problem I decided to continue with the interview making handwritten notes instead. However I was generally able to persuade these interviewees having established rapport with me, that subsequent sessions could be tape-recorded.

Most of the interviews were conducted over several sessions, which is not unusual for life history projects (Slim *et al* 1998). I set aside time before the recordings for small talk, to put the interviewee at ease and to establish their confidence in me (Bogdan and Taylor, 1982; Yow, 1994; Walmsley, 1995). I explained the purpose of the interview, that information would be confidential and that the recordings and other material would be used solely for the purpose of my doctorate. I explained and went through a consent agreement (Appendix 3).

All but one of the interviews for first and second-generation family members was conducted separately. The approach that I used was influenced by Morrissey (1970) who made the following observations about the interview process,

Let me say that to reduce interviewing to a set of techniques is, as one person put it, like reducing courtship to a formula...There is a danger of too much reliance on tools and not relying sufficiently on old-fashioned intuition as to which tool to use in which situation.

(Morrissey, 1970: 109-118, quoted in Perks and Thomson, 1998:108)

Morrissey's (1970) description of how he would simply encourage interviewees 'to talk...sit and listen...often with a notepad and pencil, just writing one or two words about things' has influenced the way that I conducted the interviews. He also describes how he would come back to particular points of interest, probing issues that he might have missed or inviting interviewees to generalise on these points. This approach means that more time is devoted to the interview process and places greater demands on the interviewer to manage the process. I felt that my experience of conducting interviews as a local government worker provided me with the skills and confidence in carrying this off successfully.

Analysis of case studies

This section sets out the analytical framework used with a discussion on their strengths and how I have addressed some of the limitations. I have adopted an interpretive framework that combines inductive and deductive approaches in different phases of the analysis of the life histories adapted from Miller (2000). Although Miller makes use of a deductive or what he terms a neo-positivist approach, I have adapted elements of this to build theory rather than to theory test. I have decided to use a deductive approach to explore the relationships between literatures and the assumptions that I made in Chapters One and Two. This deductive approach was used in the first phase of interviews with first generation interviewees which I will set out in more details later in this section. The second phase of interviews used an

inductive grounded theory approach (Glaser and Strauss, 1967) associated with a *realist approach* that Miller advocates. Miller (2000) also suggested a third approach, the use of *narrative analysis*. Miller suggests that this use of deductive and inductive within the research design can be used flexibly and pragmatically by life history researchers. Moreover the distinctions between these approaches can become less apparent as the latter stages of the analysis,

In some respects the differences between inductive, grounded theory building techniques of neo-positivists will become less apparent in the latter stages of an analysis...It is likely that the student will find her or himself adopting an eclectic approach to biographical analysis that borrows freely from all three traditions.

(Miller, 2000: 144-145)

This places the focus of analysis on the interviewee's perceptions of their situation and activities within social structures and network. I have decided to exclude this approach and have provided my reasons for this later on in this section. The choice of analytical framework within biographical methodologies is one that is important particularly when working with large and complex oral data (Roberts, 2002). I will now consider these analytical frameworks and my justification for my choice of combining an inductive or *realist* and some elements of deductive approach associated with *neo-positivist* research.

Inductive or Realist Approach

The realist approach is inductive, in which the researcher moves from '*literal empirical observations towards abstract concepts*' (Miller, 2000: 114). The process of analysing oral data revolves around '*constantly evaluating the developing concepts in the light of concrete data – hence grounding the theory in data*' (Miller, 2000: 114). In its purest form, the initial interview is non-directive and as natural as possible. This allowed interviewees to shape the

flow of the conversation and introduce new issues they felt were important to them. The first stage of analysis is a broad scan of the interviewee's account.

This initial scan is a sorting exercise in which the interviewee's oral account is grouped into broad categories. This develops as the researcher reviews the transcript. The next stage is the re-sorting of the material in the transcript into preliminary categories. This acts as building blocks for the beginning of the analysis. It is at this point that the conceptual work can take place. This began after the interview with each of the families had been completed.

The data is sifted and the re-sifted and in the process concepts are validated, refined or new concepts are introduced on the basis of this validating process. This process is repeated until the researcher reaches 'saturation'. This is the point that any new data slots into existing theoretical frameworks rather than generating any new ones. This process as Miller (2002) notes refers to the collection of data rather than the analytical process itself.

Deductive or Neo-Positivist Approach

Miller describes a neo-positivist approach falling within a deductive, theory-testing tradition. He also suggests that this approach can be used to build theory. It is the theory building dimension that I have applied in this study and will focus on in this section. The big appeal for me in applying this approach was that it would enable me to deepen my understanding of the connections I had made in the literature in Chapters One and Two. This approach contrasts sharply with the realists, inductive grounded theory described above. The starting point for neo-positivists is theory. The production of the topic guides and the use of semi-structured questions are developed from predetermined concepts that are broken down into

themes that are explored throughout the interview phase. This does not mean that new theories are not generated in this process. In practice the researcher will be arranging the data to check that each of the pre-determined theme areas have been covered at some point during the interview. The omission or inadequate coverage of a theme may need to be rectified in a subsequent interview. Miller (2000) gives the example of an interview he conducted on the topic of social mobility as a way of illustrating this point. He was interested in finding out about influences that might determine the way interviewees experienced social mobility. He designed his topic guide so that his questions covered key theories on social mobility, the role of culture and social capital in promoting upward mobility, and the effects of changes in social structure had on mobility. In practice, the initial sorting involved slotting data into pre-determined theoretically determined categories.

Once the sorting process is completed, the next stage of analysis is one of validation. The researcher has to decide whether the data collected on a given topic matches what would have been anticipated from existing theory. If the empirical data match what the researcher had anticipated, the theory rests on firmer ground than before. If the empirical observations do not fit within the theory predictions, the researcher moves to a grounded theory mode, generating or reformulating concepts. While the initial stages of the neo-positivist approach differ markedly from the realist perspective, there is convergence between the two in the way that the former moves towards the use of grounded theory if there is a mismatch between expected empirical observation and theory.

Narrative analysis

Narrative analysis contrasts sharply to the two approaches I have just described. The centre of analysis is the interviewee's perceptions of their situation and activities within social structures and networks. The issues of subjectivity and performance in the interview situation are embraced and form the cornerstone of the analysis. Social reality is fluid and multiple. This approach usually takes the form of non-directed interviews, with open ended questions that attempt to elicit stories and the avoidance of 'why' questions (Rosenthal, 1991; Holloway and Jefferson, 2000; Miller, 2000). The analysis of oral data is influenced by literary conventions and theoretical perspectives with an almost forensic exploration of the spoken word (Labov, 1972, 1982; Riessman, 1993).

Summary of analytical approaches

I adopted a flexible and pragmatic approach in developing an interpretive framework that enabled me to explore my research themes in an area that is not very well understood in the literature. This is my justification for combining inductive and realist approaches in the design of this study. I have decided not to consider *narrative analysis* in favour of a combination of an inductive or *realist* approach and a deductive theory building approach associated with neo-positivist research. The reason that I have rejected a narrative analysis framework is that its intense focus on the subjective interplay between the interviewer and interviewee through the use of open-ended unstructured guides would limit my ability to explore my research themes (Roper, 2003). Moreover given the resource restrictions placed on me in terms of the availability of interviewees, I was conscious of the need to use their time effectively.

I have decided to make use of elements of a deductive or *neo-positivists* approach suggested by Miller but within an interpretative framework as a way of exploring some of the connections and assumptions that I had made in Chapters One and Two in my understanding of the literature. Although some aspects of *neo-positivists* research is associated with theory testing, I felt that this was inappropriate within a qualitative study more concerned with the social context and meanings that interviewees applied to their social world. Moreover I felt that elements of this approach focusing on theory building combined with an inductive realist perspective provided me with a firmer more flexible basis from which to develop my understandings of complex issues in greater depth and emerging themes from the interview process. This was important for me in developing new theoretical perspectives on a topic that is not very well understood in the literature. There were two strategies that I used to operationalise these perspectives. The initial interviews were conducted using a deductive approach. What this meant was my topic guided interviews were designed to explore pre-determined concepts and connections that I had identified in my review of the literature in Chapter Two. This enabled me to explore whether some of the assumptions that I had made about empirical connections between literatures could be supported by my original fieldwork. Once I was confident that the assumptions that I had made could be supported in this way, I was able to move on to an inductive or realist approach. This approach dominated subsequent interviews with the families. This allowed me to ask more open-ended questions that would allow interviewees to explore in more depth the themes that had emerged from my initial interview with them. This phase was also important as it enabled me to identify new themes that I may have missed or had not come up in my review of the literature.

Interviewee biographical profile

Each interviewee was asked to complete a short biographical profile before the interview took place (Appendix 6). This was used to construct basic background information on a range of issues including housing history, family background, employment and migration histories (in the case of first generation interviewees). This approach is used routinely within family history work (Bertaux, 1995; Miller, 2000).

Topic Guide

The first interviews were held with first generation interviewees in all but one case using a deductive approach. I devised an 'introductory topic guide' for these interviews (Appendix 7). This was a mini interview that was intended to provide me with an overview of the interviewee's family background, home ownership career and some details of their children's housing career. At this stage I had very little information about the family's circumstances. I knew that they satisfied my minimum selection criteria (see How the families were selected). The topic guide also served another important purpose. There were a number of connections between literatures that I considered in Chapter Two that I wanted to explore through the fieldwork. This information was important because it informed the development of the three topic guides used for all of the interviewees. Because of my need to explore the connections between literatures, the design of the 'introductory topic guide' was influenced by deductive approach. The questions were mainly structured and semi structured.

The three topic guides used across all interviewees in the next round of interviews were organised into three themes, 'home ownership careers', 'inheritance and intergenerational transmissions of housing wealth' and 'return migration plans' (Appendix 8, 9 and 10). The topic guides combined a series of semi structures and open questions. These were designed

using a combination of deductive and inductive approaches. This enabled me to explore my understanding of the literature and to allow new themes to emerge. Interviewees were encouraged to share opinions, experiences and aspirations across my research themes. Given the sensitive nature of some of the topics that I wanted to explore with interviewees, particularly around inheritance and financial planning, I introduced scenario type questions into my topic guide on ‘inheritance and intergenerational transmissions of housing wealth’ (Appendix 9). These were designed to encourage interviewees to discuss the approach they would take on a particular issue in a particular set of circumstances. This enabled the interviewee time and space to reflect on sensitive issues without the pressure of being asked directly their personal experiences (Jasso and Rossie, 1977; Alves and Rossie, 1978; Alexander and Becker, 1978; Rossi and Anderson, 1982; Finch, 1987; Lee, 1993).

Analysis of the interview transcripts

This section describes how the data obtained from the fieldwork was analysed. The range of fieldwork material that I have included within the overall analysis process were tape recordings, transcripts made of these and my fieldwork diary. My fieldwork diary included notes made at the time of the interviews and observations made afterward enabling me to reflect on the research process (Burgess, 1984). Before the analysis process went ahead I listened to the tape recordings to check for quality and to gain a feel for the material. There was one interview that was completed where the quality of the recording was so poor that it was un-useable for the purpose of the analysis. I was however able to use notes taken at the time to salvage some material from the original interview. Thankfully the interviewee was more than happy for me to re-arrange the interview with her.

It is important at this point to discuss briefly the phases of the fieldwork interviews as this had a bearing on my earlier discussion on the two analytical frameworks I have decided to use and the way that I have integrated these within my analysis. There were essentially two rounds of interviews. The first phase involved first generation interviewees only. I used an introductory topic guide to conduct these interviews which I referred to in the previous section. The topic guides used were influenced by a deductive approach using mainly structured and semi structured questions. The information from this phase was intended to explore some of the connections that I made in the literature I considered in Chapter Two. This process of validation allowed me to include the results of this exercise into the design of the topic guide used in the second phase of interviews. It is at this point that I moved towards a realist approach. These interviews included first and second generation family members. This second phase developed the issues that I had identified in the first phase using a deductive approach. The topic guides had more open ended and some semi structure questions. Having set out the relationship between the use of deductive and realist approaches in the design of the topic guides, I will now look at the analysis of each of the topic guides used in these two phases.

Analysis of introductory topic guide

This topic guide was used on first generation interviewees only. Its design was influenced by a deductive approach containing mainly structured and semi structured questions covering three broad areas described earlier. My aim was to explore through the fieldwork some of the connections that I had made between the literatures, which I considered in Chapter Two and to build theory. The structured and semi structured questions used in this topic guide based on these connections in the literature were designed to validate and if necessary extend some of these connections (Miller, 2000). I began the analysis process by listening to the tapes and

transcribing key excerpts. I placed these excerpts into pre-determined categories that I had created. An example of a category that I included was 'search for housing'. I created this category to establish the connection I had earlier identified in Chapter Two around the role of social and kinship networks in the search for housing at the start of home ownership careers. There were three issues that I wanted to explore. Firstly, whether the use of social and kinship networks did take place among first generation interviewees in the search for housing. Secondly if they were used how far into home ownership careers social and kinship networks were used. Thirdly, if they had been used and were no longer being used what were the reasons for this and what other networks may have replaced them. The use of kinship networks among African Caribbean groups although receiving attention within the literature in interpreting return migration (Goulbourne and Chamberlain, 1998; Byron, 1994) has not been extended in the same way in interpreting housing careers. This is an issue that is not well understood in the housing literature.

I organised this particular line of analysis chronologically. This enabled me to note down in the category, 'search for housing' interviewees' responses about their use of social and kinship as their home ownership careers developed over time. This process of recording the frequency that interviewees mentioned their reliance on 'friends', 'work colleagues' and 'relatives' in finding out about housing opportunities at the start of home ownership career, moved on progressively to their use in later property purchases. I was able to identify some key findings. Most first generation interviewees said that social and kinship networks (i.e. friends, relatives etc) in their search for properties to buy were used more widely early on in housing careers. However as the home ownership careers matured its use became less frequently mentioned by interviewees. My analysis of the interview material did reveal that as

home ownership careers progressed for this group of interviewees there was a shift towards the use of formal networks (i.e. estate agents) in the search for housing.

The use of a deductive approach helped me to establish empirically that kinship and social networks were important in the search for housing at the start of home ownership careers and to deepen theoretical perspectives on the changing relationships between these over the life course. However their use became less relied upon by first generation interviewees as housing careers matured. Miller (2000) suggested that a deductive approach can do much more than just confirm what the researcher may be expecting, but can be used to challenge these expectations through the interrogation of interview material. I found that this was the case. Staying on the same theme I was able to analyse other sections of the interview material (i.e. tapes, transcripts, field notes) to establish other networks that were used in the 'search for housing' category that I had created. The responses recorded under other pre-determined categories suggested that this distancing from using social and kinship networks later on in the housing career took place because there was a greater confidence in interviewees' overall financial circumstances by the time they were embarking on later property purchase.

Most said that equity that was beginning to accumulate in their homes meant that there was a much greater use of formal networks (i.e. estate agents) in their search for housing. Interviews indicated that greater financial security by the time they were making later residential moves gave them greater confidence in using estate agents (i.e. formal networks). I noted the responses of some first generation interviewees who mentioned that new anti discrimination legislation covering employment and housing coming into force in the late 1960s meant that there was a better environment for ethnic minority households to compete more evenly in the

search for housing (Smith, 1977; Modood et al, 1997). This gave greater confidence and interaction with formal networks/institutions thus lessening the need for the use of informal networks (i.e. friends, relatives etc) in the search for housing. This empirical finding in my analysis of the data on the role of social and kinship networks in the 'search for housing' validated the conclusions drawn by Sarre et al (1989) about the increased confidence that ethnic minority groups had in using formal networks (i.e. estate agents). This study of ethnic minority housing experiences in Bedford revealed that estate agents were becoming much more aware of the need to attract the business from ethnic minority purchasers because of discrimination laws and greater competition from rival firms.

This deductive approach in analysing this single category not only validated the connections that I made in Chapter Two about the role of social and kinship networks in the search for housing, but it also provided new lines of enquiry around the shifting use of networks by interviewees over time. I developed this observation in the second phase of the interviews, which was dominated by realist approach. There were of course other issues and themes that emerged in the first phase of interviews using this deductive approach that I carried over into the development of the topic guides used in the second phase of the fieldwork. Using the same example on the 'search for housing' my discovery that interviewees were making far less use of social and kinship networks in the search for housing later in the housing careers influenced my decision to explore whether there were similar patterns emerging on the changing use of kinship and social networks over time in other areas of 'home ownership careers'. This moved to a realist approach, which I will discuss next.

Analysis of main topic guides

A realist approach was used to analyse the three topic guides used for first and second generation interviewees. These three topic guides were organised under the same broad areas covered in the first phase of interviews and introduced emerging themes that I wanted to explore further. I used mainly open ended and semi structured questions in these topic guides (Miller, 2000). The questions and prompts were closely linked to my analytical framework discussed in Chapter Four. My theoretical framework on single asset network for example was used to develop the topic guides on 'home ownership careers' and 'return migration planning'. However there were some elements of this analytical framework that were used on the third topic guide on 'inheritance and intergenerational transmission of housing wealth'. My second analytical framework on cultural economic perspectives was used on the topic guides for 'inheritance and intergenerational transmissions of housing wealth' and elements of 'return migration planning'.

I began the process of analysing these topic guides by simply listening to the tape recordings and reviewing my field diary. I made a transcription of the tapes, which I referred to throughout the analytical process. What followed next involved a broad scan of the transcripts. This was a time consuming process because of the open ended questions that I used which allowed interviewees to respond in their own way. There was lots of repetitive and overlaps in this process, however I felt that it was important to resist the temptation to disrupted interviewees' flow or train of thoughts (Yow, 1994; Miller, 2000). Interviewees found it much easier to respond to some issues chronologically. This tended to happen when they talked about property purchases or specific sequence of steps that they may have taken in organising return migration plans. On other issues interviewees' responses centred on key

events or themes which provided a basis in which to make connections between a wide range of issues. Miller (2000) comments on the different ways that interviewees go about relating their personal experiences on issues that may follow a natural time line (i.e. employment, birth of children etc) or those that centre around major events (i.e. marriage, bereavement).

A good example of the way that some of my interviewees related to major events could be seen in their response to inheriting 'family land' in the Caribbean. A series of prompts were included in my topic guide on 'inheritance and intergenerational transmissions of housing wealth'. This issue was much more relevant to first generation interviewees as they were more likely to have had experiences of this type of inheritance. The responses I received cut across a number of themes. For example some spoke of the way that inheritance of 'family land' triggered thoughts of return migration in later life. Interviewees also related this 'single event' to a whole chain of events that might involve investment of funds to the Caribbean to build a property on inherited land. This in turn might lead to the sale of the home in the UK if their plans involved a permanent move.

After I had listened to the tapes and transcribed them, the initial phase of the analysis using a realist approach included a broad scan of the transcripts that I had prepared. This enabled me to cluster items into working categories. Miller (2000) suggested that the structure of these working categories could either be influenced by the interviewee's ordering of the material or by the researcher using a basic category system developed from the transcript analysed. Miller cautions that there is often a lack of coherence in the material obtained from the interviewee at this initial sorting phase. This means that the system of developing working categories is 'flat' with no sub-categories. In my topic guide for 'home ownership careers' I included a

question to explore networks and strategies used by interviewees purchasing their first properties. I created a category, which I called 'self help'. Under this working category, I was able to place friends and relatives (i.e. social and kinship networks) playing important roles particularly for first generation interviewees at the start of home ownership careers. The responses I received indicated that reducing housing costs through joint purchases and renting out rooms were the strategies used. I also included 'rotating savings and credit associations' or 'partners' (i.e. informal financial networks) which many interviewees in this group identified as a 'self-help' strategy used to access home ownership. The results of this initial sweep of the interview material provided me with basis building blocks used to move on to the next phase of the analysis, which involved re-sorting the material into preliminary categories.

This sorting exercise of pulling together all of the material that related to a particular category enabled me to establish patterns in the data. It is at this stage that Miller (2000) suggests that concept work may take place. Using the same example on the topic guide for 'home ownership careers' I was able to develop conceptual constructs by grouping together the responses. Where interviewees had mentioned that 'friends' and 'relatives' played a key role in helping them to access home ownership I developed a category which I called 'social and kinship networks'. Under this broad heading I developed several sub-categories. This included 'information exchange', 'meeting mutual housing needs' and 'support networks'. I also created a main category for 'informal financial networks'. Some of the sub categories that I created included 'rotating savings and credit association' (i.e. partners), 'gifts and loans', 'financial advice'. This process continued until I had created main categories and sub-categories covering all of the interview data.

Miller (2000) suggests that reorganising material into main categories and sub-categories in this way makes it possible to identify gaps in the data. Moreover he suggests the creation of ad hoc headings may indicate that there may be other categories that needed to be created or complete gaps in the data. Using the same example I found that there were several issues that I couldn't easily fit within the categories that I had created. One of these was the role of overseas financial exchanges that first generation interviewees mentioned as being important in their search for housing. When devising household budgets interviewees in this group mentioned the regular financial commitment in the form of remittances sent to the Caribbean to support relatives or children who remained there. Moreover the search for housing among some first generation interviewees interviewed had to take account the arrival of children left behind in the Caribbean supported by remittances where there was an intention for them to join the parent. I felt that I needed to take account of these financial exchanges but that it merited a separate category rather than being subsumed into the 'informal financial networks' as a sub category. I decided to create a new main category, which I called 'overseas financial networks'.

After developing categories and sub categories Miller (2000) suggests that grounded theory approach is used to develop theory emerging from the data through a process of validation. I approached this task by going through the transcripts closely to see whether I could generate more empirical material to develop the connections that I had established. This phase also involved arranging follow up interviews with all of the interviewees to ask further questions to validate my theory work. This continuous looping between theory and data continues until 'saturation point' is achieved (Miller, 2000). This happens when new material emerging from this process slots into pre-existing categories. The next stage was to convert the material to

the main body of the report as case studies. To ensure that the anonymity of interviewees was respected I made use of good practice developed by the Economic and Social Data service (ESDS) which publishes guidance on ensuring the confidentiality of interviewees between data analysis and report writing phases (ESDS, 2005). This guidance suggested the use of a system of coding and name changes as well as re-checking transcripts to highlight any information that might help to reveal the identity or location of the interviewee.

It is important to note that there was a new category that emerged towards the end of the fieldwork phase that I have not been able to include within the analytical framework. This was around the role of environmental factors that were affecting return migration planning among several interviewees that I spoke to. My final cluster of interviews coincided with Hurricane Ivan, which caused extensive damage to parts of the Caribbean in late 2004 (O'Brien, 2006). Several first generation interviewees raised this issue with me because they had friends and family members who were affected by the storm. I have commented on these findings in Chapter Nine, but I have not integrated this issue within the realist approach that I have just described.

Reflections on the research process

It is important to draw attention to some of the difficulties that I faced in conducting the study, how these impacted on the research design and to discuss some of the implications for researchers adopting a similar approach.

One of the challenges that I anticipated at the start of this study was the retention of whole families throughout the fieldwork phase. I was fortunate that most of the families who agreed

to take part in the study stayed the course. This was due in part to the strong rapport that I was able to establish with them. I was also fortunate that first and second generation interviewees on the whole embraced the opportunity to share their views and experiences about their housing, family and migration histories.

My decision to include two generations of the same family, which was one of my original contributions to the study of housing wealth, was also potentially problematic, creating demands on the research design. This is because the withdrawal of one family member before the completion of the all of the topic guided interviews would impact on the viability of retaining the whole family. This was a judgement call on the part of the researcher to assess whether there was sufficient interview material for the whole family that might enable this to be used to explore the research theme. Moreover families retained the right to withdraw their consent at any stage of the study. This balancing act meant that I had to allocate greater resources and energies in retaining the interest in the families throughout.

I was fortunate that all but one of the families who initially agreed to take part continued their involvement for the duration of the fieldwork. There was however one family based in London that dropped out having initially agreed to take part. I was introduced to the family by an intermediary. I conducted a first interview with the father using the introductory topic guide (Appendix 7). He in turn introduced me to one of his children who I spoke to over the telephone for an informal chat about the study. She was happy to take part in the study. However it is at the stage that I was about to conduct a second interview with the father for the second phase of interviews that he had a change of heart and did not want to continue with his involvement to my disappointment. His wife was also reluctant to take his place. This

meant that the only member of the family who was happy to continue their involvement was his daughter. Although the father was happy for me to make use of the material I gained from this single introductory interview there was not sufficient information that I could use that might enable me to continue with my scheduled interview with his daughter. Given the importance of retaining whole families I made the decision not to go ahead with the interview with his daughter. I was fortunate that the family in question very kindly introduced me to another London based family (Rawlings Family) who met my selection criteria and thankfully were happy to take part in the research.

This episode although disappointing did highlight some of the problems that can sometimes occur when undertaking intergenerational life history studies where individual family members drop out or lose interest in the study before the completion of the project (Roberts, 2002). The lesson that I gained from this experience was the importance of explaining the time commitment involved to each family member, with a rough schedule of the sessions proposed which I could then negotiate with them. Moreover I felt that it was important to continually encourage and explain the usefulness of each session as well as the benefits the interviewee's contributions were making to the study.

I have deliberately avoided focusing on the levels of housing gains made by interviewees in this study because my main point of interest is in the way that they have made connections between different types of asset networks and how they have integrated these across the life course. I have also not deliberately exploited the discrepancies between the housing markets in London and Birmingham in this study. This was because I was not interested in making direct comparisons between housing markets in exploring my research themes. My approach

at the outset of this study was also influenced by the lack of housing wealth data that might have enabled me to introduce quantitative approaches into this study.

Other methodological concerns that I would like to draw attention to relates to the sampling approach used, which had the effect of skewing the range of experiences presented in my findings. My reliance on organisations that acted as intermediaries facilitated the snowballing approach used in recruiting volunteers to this study. This in some respects left me a ‘hostage to fortune’. What I mean by this is that the organisations who kindly gave up their time and energies in helping me, tended to put me in touch with families who were either very active within their local communities, churches or had some previous involvement with life history research projects. Whilst this is not intended to be a criticism, what this in effect meant was that many of the interviewees and their families were fairly successful in their home ownership careers, middle class in their outlook and fairly confident about their financial futures. This is reflected in the generally positive experiences of housing wealth and home ownership that were presented in my findings. These interviewees were more likely to put me in touch with acquaintances who shared similar advantages and experiences. It is no coincidence that the two families that had more difficult experiences of home ownership were the ones who needed a lot more persuading in relating these to me. On reflection, if I was embarking on this study again, I would emphasize more prominently my desire to recruit potential interviewees with a more diverse range of experience of home ownership or make use of different networks (i.e. advice centres, media outlets etc) so that I could achieve a broader range of experiences.

Conclusion

The interpretative approach that has influenced the way that I have approached this study emphasises the socially constructive nature of reality, the intimate relationship between the researcher and what is being explored and the situational constraints that influence this process. I have used these perspectives to operationalise the theoretical discussion in Chapter Four and the way that I have made use of life history methods. The analytical framework that I have adopted I believe provides me with the necessary robustness and flexibility needed in exploring a research topic that is relatively under researched in the UK context.

CHAPTER SIX: FAMILY LIFE HISTORIES

Introduction

This chapter presents the life history interviews of the 13 families taking part in this study. The interviews were conducted between November 2002 and January 2005. The interviews were made using a tape recorder. A couple of the interviews had to be re-recorded due to the indifferent quality of the tapes. This meant that I had to refer to hand written notes made at the time or soon after the interviews.

A topic guide was used to organise the interview sessions (Appendix, 7, 8, 9 and 10). These were organised thematically covering a three broad areas home ownership careers, inheritance and intergenerational transmissions of housing wealth and return migration. The first wave of interviews was undertaken with the parents, who I established initial contact in all but one case. In writing up the case studies I have tried to incorporate some observations about the interview, any distinctive features, and the insights they may have provided to my research themes. Appendix 1 and 2 provide a profile of the families. The real names, precise locations and other information that might reveal the identity of the families taking part in the study have all been altered to respect their confidentiality.

LONDON CASE STUDIES

The Gunford Family

The initial approach to Ezra was made with the help of a community organisation that acted as an intermediary. She was born in Dominican and migrated to the UK in 1956. Now retired aged 70, Ezra has worked for most of her adult life within the public sector. She has six adult children most of whom have bought properties. She lives with her husband in a four bed house in London which they purchased in 1976. They now own the property outright and have accumulated substantial equity. Ezra has been actively involved in community work since her retirement. Her son Francis is in his mid forties and works as an electrician for a small firm. He lives with his partner and young son in a flat they bought in 1992.

There are a number of interesting features to this case study. Kinship and social networks featured strongly at the start of Ezra's home ownership career. Like many of her friends, Ezra made use of her network of fellow islanders in her search for accommodation on her arrival to London. She stayed with various friends and relatives who had settled in London before her. She met her future husband whilst staying with a friend. He had migrated from Dominica a couple of years before Ezra and had been struggling to establish stable housing. They eventually bought their first property in 1965, nine years after Ezra had left Dominica. Ezra recalled that this property purchase was influenced by their immediate housing needs,

When we bought our first house we had a young family and we were living in a rented room..we were having problems with the landlord and we didn't really want to live with relatives again so we decided to buy somewhere...

Ezra also mentioned that she and her husband were members of a 'partner' which was organised among a group of friends and work colleagues. This was an important resource enabling them to raise the deposit on their first home,

We had been saving money for a long while so that we could buy our house, a lot of us didn't know how to set up an account at the bank then ...we knew that we could put a bit of money aside on the partner...we were in it for a long time and the money we draw we put into an account so that we had enough for a deposit....

Another interesting feature of this case study was Ezra's inheritance of family land after the death of her mother in 1976. This has been important for her because she and her husband have used the opportunity to make frequent visits to Dominica with their family. However it was not until they had paid off their mortgage in the mid 1980s that they built a second home on the island,

A lot of us had always planned to go back home one day, I think the longer you stay the harder it becomes..after we paid off our mortgage my husband and I began to think seriously about whether to go back completely or whether we should hang on to this place...we didn't want to make a clean break because we like it here in London and we want to see our grandchildren as they grow up...the land that I inherited made it a lot easier to keep the cost down, land prices in Dominica can sometimes be a problem..

There were examples of intergenerational financial exchanges given in helping adult children in establishing home ownership careers. Francis received a loan from his parents when he bought his home in 1992. He and his partner had been living together in rented accommodation but had both moved back into their respective family homes in order to save towards a deposit. Francis recalled that property prices had fallen. They felt they were in a good position to purchase a property because of the money that they were able to put aside. He acknowledges that the loan that he received from his parents made a big difference,

We got our flat when prices were down and we were in a financial position to buy..getting a mortgage at that time wasn't easy because lots of the banks and building societies were making it harder to get loans, we had to convince them that we could handle the mortgage even with the high interest rates at the time...my mum and dad gave us a loan which helped, at least it showed the bank that we could get a deposit together...

My final interview with Ezra coincided with Hurricane Ivan which devastated parts of the Caribbean in September 2004 (O'Brien, 2006). When I arrived at her home I found that she and her friend were busy packing clothes and other items for the relief effort to be shipped across in containers to Grenada. Ezra talked about the way that the hurricane had affected some of her friends who had recently migrated back to the Caribbean. Although this part of the interview was not tape recorded, I did note down afterwards her comments on the impact of the hurricane on returnees generally,

Well its been a real disaster for a lot of friends I know in Grenada..its hard to get a full picture because the telephone lines are down and any little news you have to rely on CNN and the grapevine...I know a lot of returnees who have sold everything and gone back and have lost everything...our family was affected in the 70s when Hurricane David hit Dominica...

Ezra's reference to Hurricane David in 1979, which devastated Dominica, was a painful reminder of impact of these disasters for Caribbean communities in the UK. She said returnees routinely built electrical generators in their properties because of the problems of power cuts. She felt that the events of recent weeks might have an impact on the investment decisions for returnees. Ezra told me that she had installed a water tank and an oil generator in the second home that she and her husband built in Dominica,

We made sure when we built our house that they put in a generator and a water tank..a lot of people I know who are planning to go back are beginning to rethink their plans..they have worked hard in this country to make something of themselves and have used the money here to build nice places in the Caribbean..it must be heartbreaking if you lose everything when these things happen...

The Albert Family

The interview with Nemiah Albert and his son John was arranged with the help of a community organisation that acted as an intermediary. Nemiah was born in Jamaica and migrated to the UK in 1961 ahead of his wife and two daughters. He is 73 years old. He has worked in the construction industry until his retirement. He is divorced and has six adult children. He owns a 4-bed house in London which he bought in 1965. After his marriage ended Nemiah continued to stay in the marital home with the rest of his children. At the time of our interview his son John who is 48 years old had recently moved back to the family home after his relationship ended. John co-owns a record shop but his business is not doing that well at the moment.

There are several interesting features to this family case study. Kinship and social networks have not only featured strongly at the start of Nemiah's home ownership career but have been constant throughout. Nemiah bought his home with the help of a 'partner' that a group of friends had started. He has what he describes as an 'open house'. What he means by this is that he has been accommodating a succession of family members and friends in his home for several decades. He has rented rooms as a way of helping others in housing need at the beginning of their housing careers and as a way of generating income in meeting other household expenditure. Although he has finished paying his mortgage and most of his children have established their own housing careers, he enjoys having people around,

Yes we always have people staying here, it was like one big family..it made sense because they were good friends of ours, they need somewhere to live just as we needed somewhere....the extra money was good because we could use it to pay for the mortgage and the light bills..a lot of us do this at the time, that's how we move as a people we help each other out when we can...

Since his retirement, Nemiah has returned to the Caribbean a number of times and is thinking seriously about moving back but has made no definite plans. He had inherited a share of family land in Jamaica in 1972 from his mother. His family enjoy spending time in Jamaica but would miss him if he left for good. This has caused him to put his plans on hold. At present Nemiah is keeping his options open. He does however hope to invest in a bar in the Jamaica. He thinks that it would be a good investment as the island is doing well from tourism,

Jamaica is a great place for tourists and that's one of the reasons when I go back I will open up a bar with money left over once I sell this place...

Another feature of this family case study is the financial support that has been given to adult children. Nemiah has tried to be supportive to all of his children and grandchildren. Many of them have had very successful careers in business and the music industry. John has a very good relationship with his father who has in the past given him money to set up his record store,

I had just left home and had lots of ideas about setting up my own business...we had this idea that we would open up our own record store, I have always been into clubbing and I had a good idea about what would sell and what wouldn't, we saw this premise which had been empty for some time and the vendor was cool about leasing it to me on a short let sort of arrangement, the only catch was that I could meet the asking price for a holding deposit..I felt really stuffed...when I got home I spoke to mum and dad..after the usual are you sure routine, they said yes we can give you a loan if I was sure I new what I was doing..I was hardly going to say no (laugh)...

This payment, which was originally intended as a loan, has 'drifted' in being a gift. His father realises that it would be hard for his son to pay it back given the perilous state of his finances,

At the moment I'm not sure what I'm going to do next..I've been back home with dad a few months now and I know I can't keep my head in the sands about the future..my relationship is up and down and I don't know if I will go back.. I'm not sure what the future holds..I will need to make a decision but its hard when there's kids involved..

Nemiah has started to think more about what will happen when he is no longer around. In addition to his adult children he has many grandchildren who he is close to. He has not drawn up a will but he feels strongly that they will be provided for,

I know I want to leave a little money for the family yes sir..I want to make sure that they want for nothing..I had to make a lot of sacrifices for my family over the years..I want the money to do good...

The Charles Family

Daniel Charles is a 73 year old retired print worker. He migrated to the UK from Dominica in 1954. He had served for a time as a local councillor and is proud of his record of achievement in public life. I was introduced to Daniel by another family taking part in the study. Arranging the interviews with him was difficult because he was in advanced stages of planning a permanent return to the Caribbean. Daniel lives with his second wife in a four bed house in London. He bought his home in 1982, however he had owned another property before with his first wife in the early 1970s. He has two adult sons. His youngest son who is in his forties agreed to take part in the study with a bit of gentle persuasion from his father. He lives with his partner in a housing association flat. He is employed by them as a caretaker.

There are a number of distinctive features to this family case study. Daniel has had two marriages and two spells of home ownership with a period in council housing. The start of his housing career was spent in a succession of boarding houses, friends and relatives in London. He met his first wife through a friend in the early 1960s. They were able to apply for council housing after the birth of their second son. At the time they were in rented accommodations. The move into council accommodations although an improvement on what they were occupying was not a happy one. They decided at that point to try to buy their first property which they did in 1974. Like many of the other families that I spoke to in this study, Daniel was able to raise his deposit through a 'partner'. The experience of racism that they experienced in their search for housing was one of the factors influencing their decision to buy their home at the time,

There were a number of things that made us buy somewhere. One was racism. I used to look for flats and you would see the old signs as you know it, no dogs, no blacks and no Irish and all that sort of bullshit and there was no law to protect you the second one was that

back in Dominica I lived in a home and when I came over here I lived in a room. I wanted to go back to what I had so that was the two factors. The third factor is that is the old African saying you have to own whatever we have to have.

After Daniel's marriage ended his wife retained the marital home and custody of their two sons. He spent a period back in rented accommodations for a few years before meeting his second wife. They were keen to buy a house together at the start. The role of social networks was important for Daniel in finding the house that was to become his second property purchase. He bought his current home from a friend in 1984,

I had a good friend an African who lived in this house who said to me that renting made no sense and he told me that he was moving... he asked if I wanted to buy his house and I said fair enough why not... I got a mortgage and moved here ...he's passed away now but his wife still lives just outside London...

Daniel has been planning to return to Dominica for some time. He has nearly completed building the house on land that he inherited from his mother. He sees the act of building a home in the Caribbean as highly symbolic that he has had a successful life in the UK. This has not been without its problems, as he has had difficulties with the builder employed to construct his property. The building costs have escalated in recent months which has not please Daniel the slightest,

I hired this guy who was recommended to me by a friend who went back a few years ago..I went out there to meet him and we talked about what I wanted and the sort of building materials I wanted him to use, you know the usual thing...in the end he gave me a quote, I looked at it and thought oh that's fine and said yes go ahead with it...a few months later after I got back to London I received a call from the fella, he said that he would have to adjust his quote, I said what do you mean we agreed earlier, he said that the cost of building material had gone up and that he had no choice but to put up the quote...he said that he had said the same to a lot of people like me..I asked him what the problem was, he said that there's a lot of people moving back to Dominica from England and places like Canada...what can I do I didn't feel I had any choice...

The problem of rising building costs and land in the Caribbean is an issue that has affected several people that I have spoke to in this study.

Despite this setback, Daniel has a number of plans to establish small business opportunities on his return to Dominica. He intends to make use of his cousins who live on the island to explore ways to take advantage of the boom in tourism that has developed there over recent years. He spoke enthusiastically about his plans to open up a bar that he hopes will not only keep him busy, but also provide him with a steady income,

I like the idea of money working for me. I use some of the money from this place to build a house, a bit of the money I used to set up a small bar nothing big just for the tourist....a few of us will help to run things. It will be like a little England in Dominica...I always wanted to have my own business and this give me a chance to do that when I retire out there..

An issue that did come up in the interview was concerns around Hurricane Ivan which devastated parts of the Caribbean (O'Brien, 2006). My final interview with Daniel was complete towards the end of 2004. Daniel, like another of my interviewees from Dominica, recalled Hurricane David which hit Dominica in 1979 causing loss of life and damage to properties. This experience had influenced the way that he has installed additional features to his property that is nearing completion,

Yes it's a real tragedy, I know a lot of people out there who've been hit hard..it made me think about my own plans to go back to Dominica..I decided long ago that I'd build a generator and install a water storage tank just in case...you never know...

His son John has lived with his mother and older brother since their divorce. Although he has never bought a property, his father has tried to persuade him to buy something through his housing association. John is exploring the possibility of doing so through a shared ownership

scheme with the cash gift that he hopes to received from his father once he has sold his property,

When my dad said that he was selling up and going back home with my stepmother he said that he wanted to make sure that we got a little something after he had sold it..I must admit I didn't really expect to get anything because he has always wanted us to stand on our own two feet financially...the only condition was that he wanted me to use it to buy my own place..my brother has his own flat and is doing o.k. I've been lucky because I've had this place for a while, but dad wanted to encourage me to follow his example..anyway I talked it over with my partner and yes we may look at the options with our housing association..

The Barclay Family

Mary Barclay and her daughter Charlotte agreed take part in the study after a direct approach was made by a personal friend who knew that I was looking for volunteers. Mary is a 47 year old woman who holds a housing association tenancy in London. Mary was included in the study because of her previous experience of home ownership and the diversity of her housing career. She had bought her council flat under the Right to Buy in 1987 but was forced to sell several years later because of financial difficulties. She describes herself as forming part of a generation of children born in the Caribbean who were 'sent over' by their parents who had migrated to the UK ahead of them. She eventually arrived in London in 1965. Mary has worked as a financial administrator for several voluntary sector organisations but has been out of work for some time due to ill health. Her daughter Charlotte is in her late thirties and lives with her partner in rented accommodations in London.

There are several features of this case study of particular interest. There is a long history of property ownership within the family. Her father who is separated from Mary's mother runs a successful business in London and has speculated in properties in the UK and the Caribbean,

My father had been an owner of several properties in the London...before he set up his travel agency business..he's been investing in properties in the Caribbean for some time now.. I guess a part of him is in me...

Mary also commented on the history of land ownership in the Caribbean for many families like her own and how the experience of renting in the UK was a new one,

Many people in the Caribbean owned land....rental accommodation in the Caribbean was on a very small scale its always been ownership....so the phenomenon of so many of people having to rent accommodations when they came over here in the early days wasn't the norm for them...

Mary's experiences of home ownership illustrates some of the problems faced by single income households managing mounting debt. After leaving the parental home Mary spent a lengthy period in a mixture of housing tenures. This included staying with friends, relatives, private rented accommodations and a period of homelessness. She decided to approach her local council for help after her housing came to an end towards the late 1970s. She was placed into temporary accommodations with her daughter before eventually being rehoused into a council flat. She later went on to buy this property under the Right to Buy in 1987. Mary describes herself as a reluctant home owner. Her decision to buy her flat was influenced by the fact that many of her friends had bought their properties and were doing well as a result. Property prices were rising and she felt that it was a good time to get onto the housing ladder,

Most of my friends had bought flats and were doing well, I felt that I was being left behind..properties in London were doing well and I thought that if I bought my home it could secure my future..

After buying her flat, Mary took out a loan which she used to invest in a second home in the Caribbean. At that point in time she was in a good job and felt fairly comfortable financially. She had originally intended to build a property on the land that she inherited in the early 1980s from her aunt in Grenada who looked after her when her parents migrated to the UK. This inheritance was divided up between Mary and her siblings some of whom remain in the Caribbean. Mary's original plan once the property was built was to rent it out so that she could generate extra income. She also hoped that she would be able to return to Grenada permanently in later life. Unfortunately difficulties in reaching agreement with other family members about the use of the land and spiralling building costs in the district that the land was located meant that she switched her attention to Barbados. Mary's old school friend who lived in Barbados persuaded her to consider investing on the island,

My girl friend in Barbados said I should think about buying land there...she put me in touch with a couple of estate agents who gave me details of properties on the market...in the end I found somewhere which was just within my budget..

Things took a turn for the worse for Mary when developed an illness which caused her to take time from work. This extended sick leave meant her salary fell considerably. When she was able to return to work, she was only able to work part time. Mary found it difficult maintaining her mortgage payments and the loan that she had taken out to pay for the building of her home in Barbados. The loss of her job caused her to fall deeper into debt. To avert the threat of repossession Mary decided to sell up her London flat,

I was really stuffed because it was a time of very high interest rates and I was coming to the point where I couldn't manage financially on a sole income so I decided to get out whilst the going was good basically and averted repossession... so that's what I did and ended up becoming a house owner or a property owner occupier for a short period before going back to being a tenant for a longer period...

Mary also decided to dispose of the property in Barbados. The construction of the property was delayed for a number of reasons which meant that the costs spiralled,

The whole thing ended up a bit of a disaster..the builders messed me around and the costs would have gone through the roof if he had built one (laugh)..round about the same time I was made redundant so I had to reign back my spending and that was the first thing to go..I burned my fingers and suspect that I made a huge loss on the whole project...

This was a huge disappointment for her because she had hoped that she would have been able to use these investments to secure a financial future for herself and her daughter Charlotte. Mary's relationship with her elderly father has been strained in recent years. She decided not to ask for financial help from him because of this. She does acknowledge that her daughter Charlotte may one day inherit something from her grandfather who runs a successful business

and owns properties in London and the Caribbean. However this is an issue that she has not talked to her about,

Potentially Charlotte may come into some money in the future who knows, its not something I talk about with her but I suppose as people get older these things become more of an issue...my only advice to her is that she should just get on with her life and hopefully the rest will look after itself..

When I spoke to Charlotte about her mother's run of bad luck in her investments she felt a certain amount of sympathy,

Its not been easy on mum, we've had a tough time with our housing even before she bought her flat... she has always worked hard and I respect her for that, but in the end it was even harder for her to manage by herself...I don't feel bad for me, I feel worse for her..

Another feature of this case study is an issue that also came up with several other interviews that I conducted. My final interview with Mary coincided with Hurricane Ivan which devastated her home island of Grenada and the Asian Tsunami in late 2004 (O'Brien, 2006). She told me how the hurricane had affected many of her acquaintances, who had recently built a second home on the island,

...I feel very sorry for the returnees, those people who have retired and sold or used proceeds from their property to build homes for their retirement because the damage has been so extensive...to find the money to repair will be huge source of problems for those who had total devastation or no hope of rebuilding.. its very likely that they might have to return to the UK..

The Byron Family

Derrick Byron was recruited into the study through a personal contact. He was able to persuade his eldest son Eddie to take part. Derrick is a retired transport worker who has been widowed since the late 1980s. He lives on his own in a three bedroom house in London. He has two other adult children who have all bought their own homes. Derrick was married in Grenada and migrated to the UK ahead of his wife in 1956. He lived in a succession of boarding houses, friends and rented accommodation before feeling settled enough to invite his wife to join him. His eldest son Eddie is 46 years old. He is married with two children and owns a property in London. He is self-employed working in the retail industry and runs a successful business. Eddie agreed to take part in the study after an approach from his father. Eddie prides himself on his business achievements and has an eye for investment opportunities. There was certainly a high level of entrepreneurialism within this family. His work has enabled him to travel around the world and he is a frequent visitor to the Caribbean with his family.

There are several distinctive features to this family case study. The first relates to the importance of kinship and social networks used at the start of Derrick's home ownership career. He and his wife were members of a 'partner' which they used to raise the deposit on their first home in 1964. By this point they had two young children with another on the way. Derrick said that he found the property through a work friend who was able to put him in touch with the vendor. Derrick and his wife used a number of tactics to manage the cost of running their new home. They rented rooms out to friends and family members, who were at the start of their housing careers,

When we bought our first place we rented out rooms...we had other family people and friends living with us..a lot of us use to do this, it was a way of paying for the mortgage which was a lot for us by ourselves..doing things that way meant that we could also help our people who like us were struggle to find somewhere to live...

Derrick's property was compulsory purchased by the council in the late 1960s as part of an area improvement. He bought his present home in 1973 a few miles away. There was less of a reliance on kinship and social networks at this next phase of his housing career because he felt that they were a lot more secure financially,

By the time we bought this place we were doing o.k..we didn't feel that we needed to rent out the rooms..the kids were getting bigger and we needed the space, that was nice...

The death of his wife in the late 1980s came unexpectedly to the family. They were already close to paying off their mortgage and were beginning to talk about the possibility of returning to the Caribbean. Derrick had inherited a small plot of land in Grenada from his mother in 1975. Since his wife's death he has built a second home there. Now that he is retired he enjoys spending time out there. His children have also taken their families there. He has recently talked to his children about making it a permanent move but they are reluctant to see him go,

My wife and I use to talk a lot about going back home one day when the kids get bigger and now that it has happened she's not here to share the sacrifices that we made...it makes me sad...I travel; back to the Caribbean a lot over the years to see the family... I'm seriously looking at heading back home for good, the kids don't want me to sell the house because this is where they grow up and have their memories of their mother...

Despite the reservations from his children about his plans to return on a more permanent basis, Derrick has been busy setting up plans to start a mini cab service. He has already, as he puts it, 'dipped his toes in the water' by investing in a small barber shop which is doing well. He

hopes to run his new project with the help of friends who like himself have lived in the UK and have returned to the Caribbean. Derrick hopes that this new sideline will take advantage of the booming tourist trade in Grenada,

It's a thing I've always wanted to do I've worked in the transport industry for most of my life and I've always been working for other people..with this idea I can employ people to work for me..I've spoken to friends out there and they say that its worth giving a go...

The literature suggests that there is a high level of entrepreneurialism among Caribbean elders returning to the region (Byron, 1994; Byron and Condon, 1996). Empirical work on Caribbean small business experiences suggests that many of the barriers faced by African Caribbean businesses in the UK do not apply in Caribbean markets (Barrett, 1999).

Derrick's wife left a large amount of money for their three children in her will. Eddie has used some of the money he received to pay off some of his mortgage and to reinvest in his business,

I felt a bit funny about the money mum left when she died. I was reasonably ok finance wise, the business was doing well..I used the money to pay into my mortgage and some of it on the business..I made sure that some was put away for my kids..

Eddie bought his first flat with his partner in 1985. Both sets of parents gave their approval when they said that they wanted to buy a flat together,

Our families encouraged us to buy when they realised that we were serious about being together...our parents had bought their homes so we knew that we wanted to do the same, we were just lucky that they were so supportive...

The issue of inheritance featured again in this case study. Eddie mentioned in passing during our interview that his wife had inherited her father's property. Her father who had been widowed for several years had no other children which meant that she was left with the family

home in London. Although Eddie's wife was not part of the study, he was able to provide me with more details about her circumstances,

My wife inherited her dad's old house..he's been living there by himself since his wife died..I think that a few relatives have moved in just to look after the place..its quite a large house.. she gets a bit of money coming in, but she's thinking of renting it out through an estate agent..

Eddie said that he is not sure what she will decide to do with the property in the longer term, but for the time being she is planning to rent it out through an estate agent. The money that she has received from her inheritance she has used to pay off some of their mortgage and to set up investment accounts for their children. Eddie's wife has also invested some of her inheritance in his business,

I was surprised when she said that she wanted to put some money into my business, its not as though we needed it..but the gesture was really great..I think that she wanted to make some use of the money she received from he dad rather than let it sit in the bank..

Eddie's business has taken him to different parts of Europe. He is very interested in extending his business interest to the Caribbean.

I had this idea that I could expand my shop fitting business in Grenada..I can use some of the money I've been sitting on what I got when Mum died..I go out there quite a bit ... there's a lot of money to be made from returnees looking at starting up their own business....

The Rawlings Family

Alfred Rawlings and his son Ronnie were a late addition to the families recruited to the study. Alfred is a 72 year old retired public transport worker. Ronnie is in his forties and is self-employed. Alfred purchased his London council house through the Right to Buy in 1985. Initial contact with the family was made through the eldest son Ronnie who I interviewed before his father. I was introduced to Ronnie through another family who unfortunately dropped out of the study. With a little gentle persuasion Ronnie was able to persuade his father to take part in the interviews. His parents spend regular periods in the Caribbean since their retirement. Alfred migrated to the UK from Grenada with his wife in 1956. They also have an older daughter. Both his children are home owners. Alfred has held a council tenancy since the early 1970s.

There are a number of distinctive features to this case study. Alfred's decision to buy his home was prompted by his adult children. Alfred said that he and his wife felt that they had missed the boat as many of their compatriots had bought their own homes,

I guess we did feel a bit embarrassed that we stayed so long renting from the council when a lot of our friends bought their own place when they start off here... my wife used to say we should do the same but you know how it is you make your plans and you break your plans and time go on...we always make sure that our kids don't make the same mistakes as we did, we make sure they work hard at school and that they learn to stand on their own two feet...they know that we help them out if we can...our daughter who is the eldest bought her place first, and then Ronnie told us that he was going to get a place with his girlfriend... we felt really proud of then.....it made us think that we had missed out and were left behind...

Both adult children had tried to encourage their parents to buy their council flat for some time,

It was my son who first came to me about buying this place. My wife and me were not too sure about it when we heard that the rule

was going through and that we would get a big discount but we were worried about the cost..Ronnie persuaded us to look at it again because he felt he and his sister would be able to club together to give us some money..he got all of the forms from the council and helped to smooth things through...

Ronnie recalls that his father was stubborn at first, but they were able to gradually wear him down,

We kept on going on at them to buy their house, it wasn't easy because dad can dig his heels in when he puts his mind to it..mum was a bit more open about the idea and said that she would talk to dad..I think in the end he just gave up and said yes, well perhaps not quite like that, but I think he realised that they were always going to be paying rent and at least if they bought their house it would be theirs one day...

The loan that they received from their children made the whole purchase much more affordable,

Ronnie persuaded us to look at it again because he felt he and Jenny (daughter) would be able to club together to give us some money..it made it a lot more affordable...

Alfred's children had both entered home owners before them and have achieved a lot of success in their respective careers. Although his daughter Jenny did not take part in the study, I was able to gain a bit of information about her from Ronnie. She is a partner in a legal practice and had bought her property with her husband after leaving the parental home. Ronnie describes himself as a new breed of black 'urban professionals' who co-owns a marketing company with an old university friend. Ronnie lives in London with his wife and teenage daughter. They bought their property in 1983. Ronnie has made frequent trips to Grenada and is keen to extend his business interests there,

I run my business here in London and we've put a lot of our own money into it, I'm proud that its been a success and I'm doing ok..when I go back home to the Caribbean to visit my dad, I look

around and think I want to put something back..as a businessman I see lots of business opportunities..the island that my parents come from gets a lot from tourism... There's lots of money to be made...

Another feature of this family case study was the occupational characteristics of Alfred Rawlings and his wife. They were employed in public and manufacturing sectors. They both received lump sums payments as part of their early retirement package from their respective employers enabling them to pay off their mortgage early,

My wife and me got some money when we decided to retire a bit early...it meant that we could pay off our mortgage a bit early, give some to Ronnie and Jenny (daughter) and put some money away...we are able to spend more time on the house to make some improvements and spend the winters back home (Grenada)...

Alfred and his wife Tess have been fairly active since their retirement spending time renewing family and other social networks in the Caribbean. The financial security of having paid off their mortgage and having a bit of money left in the bank means that they can look forward to a much more financially secure retirement than they could have hoped for,

We get to travel back home (Grenada) to spend time with our family. We probably wouldn't have been able to do it if we were renting this place still. Our mortgage is paid off now and it's a lot easier to afford things like that. Apart from the rates and a few bills we lucky and we don't have many other expenses..

BIRMINGHAM CASE STUDIES

The Browne Family

I was introduced to Sonny Browne and his son Jeffrey through a contact I had made with the local churches he attended. Sonny is aged 75 and lives in Birmingham. He is married and has two sons. His youngest son Jeffrey who agreed to take part in the study is in his late thirties. Sonny had previously been employed as a factory worker before being made redundant in the mid 1990s. He received a redundancy package at the time. Sonny migrated to the UK in 1955 from Jamaica. His housing career has for the most part been located within council housing before he decided to buy his home under Right to Buy. Jeffrey has recently moved back to the parental home after his relationship broke down. He has had an uneven employment record since leaving college where he studied to become a mechanic. Sonny's eldest son Wayne is married, in his late forties and owns his home. He declined to take part in the study.

There are a number of interesting features to this case study. Sonny bought his council flat relatively late in his housing career when he was in his fifties. He and his wife lived in a succession of private rented accommodation throughout the 1960s. The birth of their second son created further pressure to find secure housing. He had applied to join the council waiting list but it wasn't until the family was threatened with homelessness that they were eventually rehoused in 1970. The family moved into their present three bed house in 1976.

Before he went on to buy his council house, Sonny had made an unsuccessful attempt to build a house on land that he had inherited from his mother in 1974. This experience highlighted the problems of return migration for people with limited financial resources. He had been putting money aside to build a house jointly with his brother on this land. Unfortunately these plans fell through after Sonny was made redundant at the time,

I tried to build the house... it seemed a good thing at the time. I was in a good job..then I lost it, the factory went out of business and we only had my wife's money coming in and two kids to feed so something had to give...I lost my deposit and it left a bad feeling with my brother who thought I let home down..

When it was announced that council tenants were able to purchase their homes through the Right to Buy, Sonny discussed the idea of with his wife,

We begin to talk again about buying our own place...the kids were a lot older and we were both working and earning good money... when the council wrote to me to tell me that they pass a new law that I can buy my place we think again so we talk to them and they said I could qualify..so I fill in the forms..

Sonny admits that the decision to buy their home was partly influenced by his frustration at not being able to achieve his original plans to build a property in Jamaica, and by the fact that the rent that he was paying offered little return in the long term. He hoped that he would be able to accumulate enough money in his property to secure a better financial future,

When I buy this place I thought that I could make a little money..the rent I pay is just wasted you don't get anything back you just pay more and more money and it never stop..

Soon after he bought his council flat Sonny's wife was made redundant causing a further strain on their finances. They found it difficult to keep up with their mortgage payments. It was at this point that their eldest son Wayne, who had already left the family home and had bought a flat with his partner, stepped in to give financial support to his parents. This financial support networks between adult children and parent was an important feature in this family,

When my wife lost her job Wayne was a big help...he was earning good money.... he would give us a little money to help with the mortgage and other bills...he a good boy...

Although Sonny's wife later found work which helped the immediate situation, he was made redundant in the early 1990s which caused the family to spiral into further financial crisis. He received a redundancy payment which he used to keep up with his mortgage payments. He had also taken out a loan to make improvements to his property just before he lost his job. His financial situation was quite serious with these and other credit card debts building up leaving them in a hopeless situation. His eldest son Wayne again offered to help his parents but by this point they were threatened with court proceedings. The family was able to reach an arrangement with their lender to pay a minimum amount towards the arrears, however they remain under a lot of financial pressure to save their home,

I get a letter about the mortgage I didn't know what to do..I went to the citizen advice and they write to the courts for us...Wayne do what he can, he gives us advice but there wasn't anything he can do..we just hoped that we can keep our place..

The land that Sonny inherited in 1974 raised interesting questions about the way that these are integrated within inheritance plans. Since he inherited this land and the aborted attempt to build a house on it with his brother, it has been largely forgotten,

No since I lost my money trying to build a little place on it just sitting there..

Sonny does not view this inheritance of family land as having any economic value to him.

This is one of the reasons that he has not talked about it much with his children,

..I don't think I tell the kids that because the whole thing move on, its something that is there and forgotten about a lot of the time...

The land has recently become an issue because Sonny is in a dispute over the boundary fencing with his brother who lives in Jamaica. He has heard through third parties that his brother has extended his property onto Sonny's share of the land. Sonny is annoyed about this

but, feels powerless to do anything without resorting to the law. He is reluctant to get legal advice because of the costs. He is also worried that if he did so it may alert the authorities that the land is in his possession,

It's the same brother who I was going to build something with before..I hear he has started to build his house across my side of the land..everyone tell him that he should check with me before he do it but he do it anyway...I speak to him about it and he says the land is for all of us..he put the phone down on me I was really upset because he don't listen...I speak to my cousin she say I should go to law but I don't want to do that it going to cost too much money and I don't want the people here knowing my business..

The lack of assets to pass on to his children is an issue that concerns his son Jeffrey. He has not had his own accommodation before. He has been living between the parental home and his partner. They have a teenage son. Jeffrey has not thought of buying his own place because he has been in and out of work for some time. He does feel that this has made it difficult for him to make any financial plans for his son,

I don't really expect to inherit anything in the future mum and dad are skint and they are struggling... Yes I do feel bad that I don't have anything to give to my son, he's at the age that he wants things, I haven't got any savings so what's the point of worrying about these things.

Looking back over his home owners career, Sonny regrets deep down his decision to buy his home. He feels that his family have paid a heavy financial price to get onto the housing ladder,

Sometimes I feel that it hasn't been worth it..when I buy this place I thought that I could build a future for my kids and make a bit of money so that I can one day go back home..but its been a big worry..I owe a lot of money and I still struggling and I cant see how things will get better..

The Dickens Family

I was introduced to Mary Dickens by another family taking part in the study. Mary is a retired nurse in her seventies from Jamaica. She lives with her husband in a four bed house in Birmingham which they bought in 1986. Mary migrated to the UK in 1956. She and her husband bought their first property eight years later. They have six adult children. Claudette is the second eldest of her children born in Birmingham. Mary's eldest child was born in Jamaica where she has remained. The property that Mary occupies is the third that she and her husband have bought since their arrival to the UK. All but one of her children are home owners. Claudette is in her later forties. Like her mother Claudette's employment background is in the health service. Claudette bought her present home in 1984.

There were a number of distinctive features to this family case study. The use of kinship and social networks was a strong feature at the start of Mary's home ownership career. Like several other families that I interviewed in this study, Mary and her husband were members of a 'partner' which enabled them to raise the deposit for their first home. They lived in a succession of rented accommodation and friends before deciding that they would try to buy their own property. They were able to manage their housing costs by renting out rooms to relatives and friends,

When we got our first house we couldn't live there by ourselves it would have been too expensive so we had to rent out some of the rooms to people we know...we had massive bedrooms...

Mary mentioned that she had invested heavily on kinship relations and property that she built on family land that she had inherited from her mother. Mary has continued to send regular remittances to her eldest daughter and granddaughter who lives in Jamaica on land that Mary

inherited in the 1970s. Mary and her husband feel that this financial support is important because their daughter hasn't in their view had the same opportunities as her siblings in the UK,

We've always sent regular amounts back home for our daughter and our grandchild..I suppose we felt a bit bad because she's not had some of the chances that our other children have got in Birmingham...most of our children here have gone on to buy their homes and we are very please about that but we've tried to make sure that our daughter doesn't lose out..

The remittances that Mary sends are used to pay for school equipment for their granddaughter. They have also set up an investment account for her. However the main investment that Mary and her husband have made is in building an extension to the property that their daughter lives in,

...when she got older she wanted a bit more space so we used some money we had to build an extension on the land that belonged to the family...it was easier for us to help her because we had paid off our mortgage and we had some money left over after we sold our home to move here (Birmingham) ...

Mary said that since they have down sized to their present home in 1986, this has released extra funds to invest overseas in this way. They have thought about returning to the Caribbean. Her husband is very keen on the idea but Mary is ambivalent,

We've been talking about going back to Jamaica ever since my husband retired..the children have all grown up and are doing really well, and they want us to be happy...we are thinking of selling this place which will be hard but the money will go a long way back home...

Mary realises that if they were to sell their home in Birmingham it would release a substantial amount of money for her and her husband to use in the Caribbean and pass on to their children. However she is worried about burning all of her bridges in the UK just in case she decides that she wants to return. It will mean that she will be reliant on her children in Birmingham for accommodation,

The thing I worry about most is if we sell our home and go back what will I do if I don't like it and I want to come back? I know my husband doesn't mind but I do a bit..I know that my children will be happy for us to stay with them but I don't want to impose on them..

Claudette lives quite close to her parents. She always wanted to buy her own home even before she left home to go to university. Since she bought her home in 1984 Claudette is very close to paying off her mortgage. She views her home as an important investment for her retirement,

I hope to pay off this mortgage in a few years time which will mean that I can have a bit of security for my retirement..

There was much evidence of informal financial advice networks being used in this family. Claudette talked at length about the way that her parents gave her lots of advice on financial matters at an early age which has helped her in her home ownership career,

I tend to ask for advice from mum and dad because I don't consider myself a financial person....as kids we were taught about money from an early age we were given pocket money and as we got older we were expected to buy certain things so it was about teaching us how to handle money...its helped me a lot when I became an adult and bought this place...

The Roberts Family

Cheryl Roberts and her youngest son Adam agreed to take part in the study after an approach was made on my behalf by an intermediary. Cheryl, who is white, was married to Raymond who was born in Jamaica. Her husband migrated to the Birmingham in the early 1960s. He passed away after a short illness in the mid 1990s. Raymond had taken part in an oral history project which I was fortunate to come across in one of the local libraries. He talked extensively about his early housing experiences and his family life in Birmingham. It was not until the initial approach was made by the library to the family that I was informed by Cheryl that her husband had died since the recordings were made. Cheryl has two sons both of whom own their properties. Cheryl and her late husband met through a mutual friend and married shortly afterwards. At the time her husband worked as an engineers for a bus company. Cheryl worked for a time as a midwife in a maternity hospital. The couple had inherited several properties which enabled them to establish a family business. Since her husband's death Cheryl and her eldest son have taken the lead in running the business. Adam is in his early forties and bought his flat in 1989 with his partner at the time.

This case study is unusual in that I was reliant on Cheryl for a lot of background information on Raymond's early life in the UK. I was able with her help to build quite a strong picture of Raymond, his personality, hopes and ambitions. There are a number of interesting features to this family case study. The couple's search for housing was difficult as they experienced racism in their search to buy their first home. They decided quite early on in their relationship that they would pool their resources together in order to buy a property together,

I guess it was me that mentioned it first but I know Raymond wanted to have his own place so we were on the same wavelength...

As a mixed race couple they were sensitive to the problems that they might encounter. Cheryl shared with me an occasion when she approached an estate agent who was at first helpful to her by providing her with property details assuming that her husband was white. When the estate agent realised that he was Jamaican they were told that there was nothing more they could do to help them as the properties on their books would be outside of their price range,

I remember there was an estate agent that I visited...they sounded really keen to help and were very helpful at first..the suggested that I arrange to bring my husband so that they could arrange some viewings.. I said yes that would be a good idea not thinking there would be a problem...when I walked into the office with Raymond you should have seen his face, it was clear that they though he was white..their attitude changes, they didn't really want to help us so we went somewhere else...

Cheryl was able to provide insights to some of the strategies used by many of her husband's compatriots from the Caribbean who often club together to purchase properties,

A lot of Raymond's Jamaican friends used to club together to buy properties in the early days, there was a lot of discrimination about and it was difficult to raise loans from the banks...when people came over from the West Indies they use to stay in these houses whilst they were finding their feet...it was a sort of cooperative thing really with people helping each other out and then moving out...

These networks were important as they helped Cheryl and Raymond to find their first home,

We did find a place but it was through a friend of my husband..., we just knocked on the door, we were a bit nervous about the response that we would get..when we told the Irish lady that we wanted somewhere which was close to the Catholic school where we wanted to send our son her eyes lit up, she welcomed us in and asked my husband lots of questions about Jamaica, she had lots of West Indian friends..in the end she sold the place to us, we were very happy..

Another feature of this case study was the multiple inheritances that took place. Cheryl inherited the marital home after his death. Before this she had inherited cash and several properties from her grandmother and mother. She was an only child. Cheryl has retained these

properties but has rented them out. The rental income and cash that she received from her family have helped Cheryl and her husband to establish their business,

After my mother died I inherited her home and my Granny's house...I didn't want to sell so I decided to rent them out..the money that came in was used to invest in our business..

Intergenerational financial exchanges also featured in this case study. Adam mentioned that he was given money by his parents to purchase his flat with his partner,

Mum and dad gave us some money which we used to pay for the deposit and solicitors fees..they wanted us to make a go of it..

On his father's death Adam and his older brother received cash inheritance. Adam has not decided how to use this, but he feels that it is important that he uses it carefully.

Cheryl decided to prepare a will after her husband's death. She felt that it was important that her affairs are in order. Given the value of the family business and the properties that she now owns, she was anxious about paying inheritance tax. She feels that it is important that the fruits of the hard work that she and her husband have put in are passed on to her sons,

I guess that the boys will get all of this when I'm gone..its what Raymond and I have always wanted, to have a secure future for the family where we don't have any money worries...the business is important to me because its something that Raymond and I have worked on for a long time and we're proud of what we have achieved.. its something that I would like to pass on to the boys perhaps a bit more than the properties...they can always use the money from the properties to secure their futures...

The Herbert Family

Valerie Herbert and her daughter Dana agreed to take part in this study after an approach was made by a community group that acted as an intermediary. Valerie is in her late seventies and was born in Jamaica. She arrived in the UK in 1962 a year after her husband and have lived in Birmingham ever since. They have five children living in Birmingham and across the West Midlands. They bought their first property in 1967 and have moved twice since. Valerie had been employed as a nurse until taking early retirement. They decided to downsize on their latest property purchase because their children had left home and there was less of a need for the extra space. Dana is 38 years old and was born in Birmingham. She has followed a similar career path to her mother by working as a health care worker. Dana lives in another part of the city with her husband and two children. They have recently moved into their new home which is the second property they have bought together.

There are several interesting features to this case study. All of the adult children in this family have gone on to buy properties since leaving the parental home. Dana puts this down to the influence of her parents, who have encouraged them to get onto the housing ladder,

I guess there was an unwritten rule in our family that we would buy our own properties once we left home..our parents were very big on that sort of thing and they have always done a lot to encourage us to do the same..

The role of informal advice networks was very much in evidence in this family. Both parent and daughter have built up a lot of experience of property purchase over the years. Valerie and her husband have been in their present home since 1992. They find it a lot easier to maintain which is important because Valerie's health has deteriorated in recent years and has been a concern for the family.

There were strong financial advice networks in existence in this family. Dana admits that although she feels quite knowledgeable about financial products and services she still relies on her parents for advice,

My parents always used to talk to us about financial stuff when we were younger... they said that it was important that we knew about these things...by the time I left home to live with my partner I knew quite a bit... my dad was always there to give us both advice when we needed it...he knows the sort of things that are important..

Dana has always been comfortable about using financial advisers when organising her mortgages, however she has always checked things through with her parents just to get reassurance that she was making the right decisions. This overlap between informal and formal advice networks is a feature of this case study. These were often used by Dana to validate advice she received from her bank and for her own peace of mind,

We would make the appointment to see the mortgage adviser at the bank and she would explain everything to us in a lot of detail and we would go away to check if we got the best deal..I would sneak behind my husband's back and speak to my dad to get his opinion..if he felt that I was making the right decision I would feel a lot better..a couple of times he would disagree with the advice I got from the bank and advise us to check things through again...(laugh)

The residential moves that both mother and daughter have made during their home ownership careers has meant that they have steadily accumulated equity. Valerie and her husband have paid off their mortgage and were able to make a substantial surplus by downsizing to their present home. They are not sure what they will do with the money, but they have been thinking for some time about moving back to Jamaica,

When the last of the children left we decided that we would get a much smaller place..we were getting older so it didn't make sense to keep it going...we (husband) had been thinking about building a house back home (Jamaica) but weren't not sure at the moment...

The Bradley Family

Ben Bradley and his daughter Cathy were recruited to the study through the help of another family who I had interviewed. Ben is aged 72 and lives in a four bed house in Birmingham. He was born in Jamaica and migrated to the UK in 1955 with his wife. They have eight adult children. All but one was born in Birmingham. Their eldest child was born in Jamaica. She did follow her parents to the UK but later returned to the Caribbean where she remains today. Ben has worked as a middle manager for a transport company for most of his life before he took early retirement. Since then he has tried to keep himself active through his involvement in a number of community projects. His home ownership career began 10 years after he and his wife arrived in the UK. They bought their first property in Birmingham 1965. The period in between was spent staying with friends, relatives and private rented accommodations. The decision to buy was influenced by their unhappiness in their housing. They felt that with a growing family they needed the security that they hoped home ownership could offer them. They have lived in their present home since 1974. This is their second home they have bought. Ben was able to persuade his daughter Cathy who is in her forties to take in the study. Cathy is a local government worker. She is married with two teenage daughters. Like her parents she is a home owner. She bought her first home in 1982 in another part of the city. This is the second property that they have bought together.

There are a number of interesting features to this case. Ben inherited family land from his mother's side of the family in 1973. His eldest daughter was raised by his mother after he and his wife migrated to the UK. She did initially join her parents but returned there several years later. The land that Ben inherited was sub-divided among his siblings. Most of them like Ben had migrated from the Caribbean. His daughter lives on this land with her family. Ben has

invested in this inheritance throughout the 1980s and had constructed a property that his daughter occupies. He made this investment partly because he had intended to return with his wife to the island. However he is undecided whether he wants to return for good. The rest of the family have at different times stayed in the property for family reunions in recent years. The dilemma that Ben and his wife face is what will happen to the land and their other assets after their death. They have talked about these issues and are not sure the most equitable way to divide their different assets once they have gone,

We started to think about these things..we want to make sure that all of our children and grandchildren are provided for..we are lucky that they are doing good, most of them have bought somewhere and are settled in their lives, that makes us happy..our problem is what to do with our home in Jamaica, our eldest lives there with her family and are very happy, but what we're not sure is whether she should keep it when we're dead or if it should be shared among the rest of the family...I want to make sure that any money I leave from my home here in England she get a bit more to compensate...

The reasons for this dilemma is that Ben feels strongly that the land in the Caribbean should be shared equally among all of his children. This has symbolic significance for him as it has been in the family for many generations. He feels that he shouldn't give preferential treatment to his eldest daughter despite the fact that she has lived on the land for many years. Ben also recognises that there is an imbalance in the financial circumstances between his daughter in the Caribbean and the rest of his children. His children in the UK have mostly established successful home ownership careers and are doing well in their respective jobs. Ben is reluctant to make any long-term decisions at this stage. He does feel however that his eldest daughter should get a bigger share of his Birmingham home if it is sold in the event of his death. Ben feels that it is unlikely that any of his children would want to live there again. Ben believes that they can benefit much more by realising its economic value by dividing the proceeds between them,

We don't have as much of a problem with this house, its paid for so we have a lot of money tied up in it..I think that it's a lot easier to sell this off, the children will be fine because they have their own properties and I don't think any of them will want to move back..the money they get from the sale can be divided up..I think that more of it should go to our eldest..it makes it easier if I decide to divide up the property in Jamaica among everyone..I think that would be best, but we'll see..

The issue of making a will is one that Ben recognises will not be easy for him and his wife. He has used a lawyer when he built his property in the Caribbean, but he is reluctant to seek further advice on drawing up a will on this asset. Ben feels that it may be complicated to do so given that he also has assets in the UK. He is not sure whether this might have implications on inheritance tax in the UK. This issue has created another level of uncertainty for him,

We used a lawyer and architects when the property was being constructed, it was straight forward because they were local people who had experience of doing these things, a lot of people like me in England use them before...I not sure if they will be able to sort out a will if my children are living over here...I don't want to see a lawyer in England because it may get complicated..the people always want to know more about your personal business..

Another feature of this case is the way that intergenerational gifts were made at the start of children's housing careers. Cathy bought her first property in 1982 with the help of a gift from her parents. She had been living at home at the time and decided that she wanted to live with her partner. They had been savings towards a deposit for some time but were finding it difficult to afford the type of property that they really wanted. Cathy recalled at the time that her parents had always made the offer of financial help available, but that she wanted to do things for herself. However she realised that without the extra help they would not have been able to afford to buy in the area that they wanted,

I've always been independent when I was small and wanted to show my parents that I could do things for myself...when I met my partner we were both still living at home..we decided that we would buy a flat together..my parents had always been really good at offering money to help us out, but I wanted to do things my way..we eventually found a really nice flat in just

the right area for us..the only problem was that it was just out of our price range...I spoke to dad about it and he told me not to worry and asked how much we wanted...we've never looked back since..

The Alexander Family

Herbert Alexander and his daughter Kathleen were recruited to the study through their local church. Herbert is a retired transport worker in his seventies. Herbert and his wife live in Birmingham and have eight adult children. He migrated to the UK from Dominica in 1956. He has been an active member of his local church and has been involved in several community groups. Herbert and his wife bought their first home together in 1961. They have moved twice since. The family have been in their current home since 1986. His daughter Kathleen is 46 years old and works in the health service. Kathleen is married and has two children. She bought her home in the early 1980s.

There are a number of interesting features to this family case study. Herbert and his wife made use of a number of different self-help strategies at the start of their home ownership career. Kinship and social networks featured strongly in this phase of their home ownership career. The family lived in a succession of privately rented rooms before deciding to purchase their first home in 1961 with his best friend at the time. They had known each other since their school days in Dominica. Herbert's relationship with his friend at the start of the purchase was good, however over time the relationship deteriorated after what Herbert consider a 'minor disagreement'. What followed was a lengthy battle to untangle their financial relationship,

In the end we realised that things were not working..I had a young family to support and the last thing we wanted was tensions in the house..it got a bit better after he moved out temporarily, but this didn't resolve things..I remember talking to my wife and we decided that we would try and buy out his share in the property...we called a meeting with him to sort things out...in the end he agreed..we were relieved but it left a bad atmosphere between us..

After buying out his friend's interest in the property, Herbert and his wife made use of their network of friends by taking in lodgers to help them with their housing costs. Their use of kinship networks has gradually lessened as their home ownership careers has matured,

...like a lot of West Indians we rented out rooms to people..we didn't have to advertise because we knew a lot of people like us from the Caribbean who had just come over or were having problems finding a place to live..although it meant that we didn't get the privacy, the extra money was welcomed because with my wife taking time off work to look after the kids money was a bit tight...when we sold the house and moved we decided that we were okay financially so there was no need to rent out, in any case we probably needed the room for the children we have eight in all...

Herbert inherited a share of family land after the death of his mother in 1973. The land has been divided up between his siblings, most of whom like Herbert live overseas. Herbert's cousin has agreed to act in a caretaking role for him. This arrangement suits them both because he is able to live there. Herbert told me about an incident that happened a few years ago when he received a call from his sister in Dominica. They had been approached by a local developer who was interested in buying part of this land for commercial use. The other members of the family were initially resistant to the idea, but felt that it would be a good opportunity to realise some of the economic value of the land. Herbert felt differently and was keen to keep the land intact as much as possible because of the symbolic significance it held for him,

We didn't want to sell the land because it was family land that was handed down to us. It was special because we grow up there and in a small way I always wanted to end up there when I get older...I don't feel the same way when it comes to my place here in England..I think its important not to waste what you have built up because you want to pass it down to your children and their children...

Other feature of this family case study is the informal advice networks between first and second-generation members. Herbert has always considered himself to be good with figures.

He has tried to offer advice to his children on financial matters. His daughter Kathleen has had an untroubled home ownership career thus far. She bought her first flat in Birmingham with her partner in the 1980s. Her husband is in a fairly well paid job which has made it much easier for them to afford to buy the property that they wanted. Kathleen recalled an occasion when they were organising their mortgage. They were put under some pressure to take up an endowment mortgage which she recalls were being heavily promoted at the time. However when she spoke to her older brother who works as a financial investor he was less enthusiastic. Her father also thought about taking out one of these mortgages but received similar advice from his son,

I've always made sure that I've shopped around to get the best rates..I'm not interested in a lot of the fancy mortgages you get nowadays..I remember when we bought this place the estate agent wanted me to take out an endowment mortgage..I wasn't sure what it was so I said that I needed time to think about it..I spoke to my son who works as a financial investor and he talked me through it..he said it might be a small risk involved if the investment didn't rise as they say it might which means that I will be a bit short..I listened to his advice and decided 'no' I wanted to keep the same type of mortgage (repayment) that I had before..

Kathleen like her father is very cautious when it comes to financial matters even though she considers herself a seasoned property purchaser. She is reliant on her father and her older brother when it comes to financial matters,

I rely on my family quite a bit when it comes to money matters...as kids we used to talk about what we were going to do when we got bigger and dad would be there telling us if we wanted to do things we needed to have a solid financial base..I think that's why my older brother decided to go into banking...dad was always giving advice to us about buying and selling, I think that I've benefited a lot from him...

The Lloyd Family

I was introduced to Sarah and her daughter Mary through the church that she attended in Birmingham. Sarah is in her late seventies and was born Jamaica. She is widowed and lives alone in a three bed house which she has lived in for the past 20 years. She migrated to the UK in 1951 to join her husband who had left several years earlier. Her daughter Mary is an only child. She is 49 years old, married and has two children. She works as a health professional.

There are a number of features to this case study. Sarah and her husband lived in a succession of rented rooms, occasionally staying with relatives before deciding to buy a property together. Their involvement in a 'partner' after she arrived in the UK was an important financial resource enabling them to purchase their first property,

Yes man we get ourselves this nice place...we only able to get it through our partner that we were doing...we put in a little bit and over time it was enough for us to put down for the deposit...we had a bit of savings but not enough to pay for the things that we needed..yes the partner was really good then...

Sarah and her husband have moved once since they bought their first home in 1962. The value of her present home has risen substantially over the 20 years that she has been living there. Her husband's death in the 1990s has left her financially secure,

I all right now financially, my mortgage all pay off now and I got a bit of money from my husband's work pensions that make life a bit comfortable...

Since her husband's death, Sarah enjoys spending time in the Caribbean as part of family reunion. Although she says that she has no plans to return permanently to Jamaica these visits

form an important part of what she see as her 'new life'. She had inherited a small plot of land from an elderly aunt in the late 1970s. This was shared between Sarah and her siblings. Her eldest brother lives in Canada. She had arranged for one of her relatives to take on a caretaker role which she says is common practice in parts of Jamaica. The division of her aunt's land has caused some tensions within the family. There has been a long running dispute about its use within her family. She had hoped to return migrate to Jamaica but this has put her off the idea,

Since I get the little land its been a lot of headache..none of us can agree what to do with it and when we do someone says they not happy..I had planned to go back with my husband but the whole thing put us off..

During her interview Sarah mentioned that she was sending remittances to family members in the Caribbean. She said that this was a routine part of her financial expenditure since she has been in the UK. These financial exchanges were at first directed at older family members remaining in the Caribbean. However over time these remittances were sent to younger members of her family in Jamaica. Sarah considers this money as remittances but in all intents and purposes had many of the features of intergenerational gifts. Although these exchanges occur less frequently now, Sarah feels a lot more secure financially to help out younger members of her family in Jamaica because she no longer has a mortgage to pay,

I o.k. now financially even though I am myself...My daughter has left home and got she own place and I no worries about my mortgage because its paid off, and I only have my light bills and tax (council tax)...Its much easier now to send the little money back home ... I feel I have no pressure on me as I have my security behind me...

On one of her more recent visits to Jamaica one of her nieces asked whether Sarah might be able to invest some money into a dress making business that she was hoping to set up. Her niece had tried to secure a loan through the bank but was turned down. Sarah, who had intended to leave some money to her niece, brought things forward by giving her the money

she needed as a gift. She felt that the money would be of more to use to her now than later.

The money enabled her niece to start up her business,

When I go back home a year ago my niece ask me if I could lend her a bit of money so that she could start up she business....She always been good at designing clothes and she wanted to make a business of it...I wasn't sure at first because she had lots of ideas and no real plans but she young and ambitious and got a good head about her so I thought why not give her a chance... I had put a bit of money aside or her for when I dead but I thought why not give the child a bit of money now so that she could make something of she self...

Sarah's daughter Mary plays an important role in advising her about financial matters. This

has been noticeable since her husband's death. Both welcome these informal advice sessions.

Mary has been trying to persuade her mother to look at some of the new financial investment products on the market in order that she can make the most effective use of her money,

I've always gone on at mum to see a financial adviser about her money..I know she is a very generous person..she does listen to me and read some of the leaflets I leave for her to read, but it's a problem because she's very much stuck in her ways like a lot of her generation..

Sarah welcomes the advice that she gets from her daughter, but feels slightly mistrustful of many of the new financial products from the banks, particularly those trying to tempt her to withdraw equity in her home,

I get a lot of official looking letters from my bank asking if I want to get a review of my finances...they say that I can switch round my money to make it work better for me but I always suspicious of these things..they always want to make money from you..I usually pass them on to Mary so that she can have a look at it for me...she very good with those things..she tells me which things I should look at..when I go to speak to the bank she always comes with me..I find it hard to understand these things but she can...I don't like the idea of them giving me money because I own my home its too complicated...

CHAPTER SEVEN: HOUSING WEALTH, SINGLE ASSET NETWORKS AND HOME OWNERSHIP CAREERS: RISKS AND OPPORTUNITIES

Introduction

This chapter presents my findings on the way that housing wealth and other assets networks influence home ownership careers. I also explore some of the risks and opportunities in sustaining home ownership careers when these networks are absent. In Chapter Four I set out a single asset network framework that combined housing wealth, informal financial resources, social and kinship networks. This approach conceptualised a broad network of resources that has been acknowledged in the literature that have been used by African Caribbean communities on their arrival to the UK. This analytical framework allowed me to interpret interviewee's home ownership careers and experiences. I included perspectives drawn from the residential mobility literature, which enabled me to explore the way that these resources influence home ownership careers. My focus on assets networks that form important 'internal resources' within households enables me to explore how they interact with each other and the way their use changes over time. The findings presented in this chapter enable me to explore the following research themes:

Theme one: To explore the way that housing wealth and other assets influence home ownership careers and return migration among Caribbean families

Theme five: To reflect how these perspectives gained can contribute to the wider body of housing wealth literature.

Table 7.0 provides a profile of the interviewees referred to in this chapter. The chapter is organised in four parts. The first part analyses interviewees' home ownership careers, identifying key housing, life course events and range of networks that have influenced these. I have organised the home ownership careers for both first and second-generation interviewees into key phases. This enables me to summarise trends across the two groups. The second part of the chapter analyses the way that the absence of these resources and networks can sometimes create risks to the sustainability of home ownership for some of the interviewees. I asked them to explore these issues with me and to identify the lack of networks and resources that have impacted on their housing experiences. In the third part of the chapter, interviewees provide an overview of their home ownership careers as well as commenting on the range of assets networks that would be important for younger family members at the start of their housing careers.

The fourth part of the chapter analyses the findings in relation to the literature review and research themes. Tables 7.1 and 7.2 summarises the assets networks and key life cycle events that have influenced home ownership careers. I pay particular attention to the way that home ownership careers in the UK housing markets have developed, and have identified strategies that interviewees have adopted. Table 7.3 summarises the absence of assets that have influenced the home ownership careers of first generation interviewees who have struggled to sustain their home ownership status. Table 7.4 summarises the range of asset networks and resources that interviewees feel are important for younger members of their families at the start of their home ownership careers.

My conclusions reflect on these discussions, how these perspectives on the use of a single asset network framework provide insights to my research questions and the broader implications of these findings to the literature.

Table 7.0. Profile of case studies: home ownership careers

| Name | Place of birth | Age | Occupation | Year first property bought | Residence |
|-------------------|----------------|-----|-------------------------|----------------------------------|------------|
| Ezra Gunford | Dominica | 70 | Public sector worker | 1965 | London |
| Francis Gunford | London | 42 | Electrician | 1992 | Birmingham |
| Daniel Charles | Dominica | 73 | Print worker | 1974 | London |
| Nemiah Albert | Jamaica | 75 | Builder | 1965 | London |
| Mary Barclay | Grenada | 47 | Administrator | 1987 | London |
| Eddie Byron | London | 43 | Self employed | 1985 | London |
| Alfred Rawlings | Grenada | 72 | Public transport worker | 1985 | London |
| Ronnie Rawlings | London | 46 | Self employed | 1983 | London |
| Sonny Browne | Jamaica | 75 | Factory Worker | 1983 | Birmingham |
| Mary Dickens | Jamaica | 73 | Nurse | 1964 | Birmingham |
| Cheryl Roberts | Birmingham | 75 | Self employed | 1965 | Birmingham |
| Dana Martins | Birmingham | 38 | Health care worker | 1986 | Birmingham |
| Ben Bradley | Jamaica | 72 | Transport worker | 1965 | Birmingham |
| Herbert Alexander | Dominica | 72 | Public transport worker | 1961 | Birmingham |
| Kathleen Davies | Birmingham | 46 | Midwife | 1982 | Birmingham |
| Sarah Lloyd | Jamaica | 77 | Factory worker | 1962 | Birmingham |

Source: Fieldwork 2002-2005

Home ownership careers, asset networks and life cycle events

This section reviews the home ownership experiences of first and second generation interviewees. Interviewees were asked about their entry into home ownership and the different resources they made use of in achieving this and throughout their housing careers. I fragmented the home ownership careers of both groups into distinct phases. I identified three

key phases in the housing careers of first generation interviewees whilst two were identified for second generation interviewees. The housing careers of second-generation interviewees were more diverse than their parents in terms of their housing tenure. Not all of the people that I interviewed within this group had entered home ownership, however the majority followed a similar tenure path to their parents. I have concentrated on those second generation interviewees who entered home ownership rather than other housing tenures.

Housing Careers and Key Phases

The first phase of the home ownership career for both groups marked the first property purchase. This period for first generation interviewees tended to be spent living in a mixture of private rented housing, friends and relatives before purchasing their first property. Across this group the majority of first property purchases took place between 1961 and 1974. There were however three interviewees who bought their first property after this period under the Right to Buy (see Appendix 1 and 2).

This phase of the home ownership career for first generation interviewees is influenced by life stage perspectives on mobility. Decisions to enter home ownership were motivated by a general dissatisfaction with prevailing housing circumstances at the time:

We had enough of the sharing and having to put up with bad housing...I had been in London for a few years and I felt that I wasn't moving forward..I saw a lot of my friends from the same island as me buying their own place..I used to look on at them and feel a bit jealous because I wanted the same thing for my family..what they had wasn't great, a lot of the places they had were not that much better than where we lived, but at least it was theirs and no one could tell them what to do..

(Fieldwork interview: Nemiah Albert – London)

It wasn't much fun for us oh no, we stayed in a small room with a paraffin heater to cook on whilst everyone else used the kitchen..we didn't want to use it because the place was so dirty..I remember saying to myself I didn't come to England to live like this, at least when we were back home in Dominica you had some dignity and control over where you live..when you rent in England its taken away from you...

(Fieldwork interview: Herbert Albert - Birmingham)

We had a difficult time before we eventually bought our first house, we were really fed up by that point...

(Fieldwork interview Ezra Gunford - London)

Home ownership for many first generation interviewees offered greater independence and better value for money all round. There were no suggestions that residential moves were motivated by the belief that property prices would rise in the future. There were also key life cycle triggers that influenced the timing and decision to purchase. This tended to be the birth of a child. I was able to identify key networks used at this phase of housing careers among this group in gaining a foothold onto the housing ladder. Informal savings in the form of 'partners' were used by a number of interviewees towards the deposit on the first property purchase:

A lot of us used to be in a partner, we put a little aside to pay for things for the children, buy things for the home you know that sort of thing.....we (husband) use our partner towards our deposit on our first home, a lot of us do the same thing at the time...

(Fieldwork interview: Mary Dickens – Birmingham)

I was in a partner with my wife..it was organised through some people I knew from work..the money came in handy when it came to putting up the deposit on the house..I'm not sure if we would have been able to afford it with just our savings...

(Fieldwork interview: Herbert Alexander – Birmingham)

We had been saving, money for a long while so that we could buy our house, a lot of us didn't know how to set up an account at the bank then so it made sense to start a partner, it was a really good thing for us...

(Fieldwork interview: Ezra Gunford – London)

Kinship and social networks played a key role for some first generation interviewees in making the switch to home ownership more affordable. I found a number of interviewees who let out spare rooms to friends and other family members. I also discovered one interviewee who jointly purchased his home with a friend:

A lot of West Indians used to let rooms out to each other, its something that a lot of us did when we first arrived to this country...we had to do it when we got our first house... we couldn't live there by ourselves it would have been too expensive so we had to rent out some of the rooms to people we knew...over time we began to rely on this less..by the time we bought again we didn't need the extra money..

(Fieldwork interview: Mary Dickens – Birmingham)

We had other family people and friends living with us..a lot of us do this, it was a way of paying for the mortgage which was a lot for us by ourselves, we didn't need to do this now because we can afford not to...

(Fieldwork interview: Derrick Byron – London)

We bought our first place with an old friend, we'd always talked about buying somewhere so we thought that we would pull our resources together...it made sense at the time...

(Fieldwork interview: Herbert Alexander – Birmingham)

The first phase of housing careers of second generation interviewees took place in the period 1982 and 1992 when the majority of this group bought their first property. The housing choices in this phase of home ownership careers were generally influenced by economic rationality perspectives on residential mobility. A number of key housing events influenced

the decision to purchase in this phase of the housing career. Their entry into the home ownership market occurred as property price increases were taking place. A number of second generation interviewees admitted they felt under pressure to join the housing ladder because of fears that any delay in doing so would mean it would become unaffordable:

We felt under a lot of pressure to get on the housing ladder..a lot of our friends had bought and we felt that we should do..we were both working in good jobs with pretty good prospects and we didn't want to lose out...

(Fieldwork interview: Dana Herbert - Birmingham)

I left home for the first time to go to uni, I stayed on campus for the first year and then a group of us rented a flat together..after I graduated I moved back home for a bit whilst I looked for work..I rented a place for a short while but I always wanted to buy my own home like my parents..I didn't think I should hang around because some of my friends who got jobs after leaving school rather than going to uni were already buying flats with some help from their parents...

(Fieldwork interview: Claudette Dickens - Birmingham)

I've always wanted to buy my flat and so did my partner..we were doing o.k. financially, I had started my own company with a friend and my partner is in the legal field..we expected our income to rise so it didn't seem to be that big a risk.. we were both worried that if we didn't get in quick (home ownership) we might be in danger of missing the boat..

(Fieldwork interview: Ronnie Rawlings - London)

There was generally a far shorter period spent in other types of tenure than their parents before purchasing the first home. There were distinctive characteristics of my sample of second generation interviewees that it is important to highlight. Most identified themselves as skilled working class or professional, purchased jointly with a partner and had settled into stable, good earning employment early in their housing careers. These factors meant that they felt in a stronger position to apply for larger mortgages.

The importance of kinship networks and informal financial assets in the form of intergenerational loans was also noticeable. There was much evidence of intergenerational financial exchanges taking place. Many second generation interviewees said they had received financial support from parents towards the deposits on the first property purchase:

I bought my first flat with my girlfriend..I remember when we first talked to the building society about a mortgage we had to show that we could put up a deposit..my mum and dad agreed to give us a loan which made it a lot easier to convince the lender that we were serious about buying somewhere..

(Fieldwork interview: Francis Gunford - London)

When my dad decided to sell his house to go back to Dominica he said that he would give me some money so that I could apply for shared ownership with my partner...we had been renting together with our housing association..there's no way we would have been able to think about it without his help..

(Fieldwork interview: John Charles - London)

Mum and dad gave us some money, which we used to pay for the deposit and solicitors fees..up until then we (interviewee and partner) were struggling to save enough money to buy our flat..they have always been supportive and wanted me and my brother to get on the housing ladder..they wanted us to make a go of it...

(Fieldwork interview: Adam Roberts - Birmingham)

The second phase of the home ownership careers of first generation interviewees was triggered by the first residential move. Most of the households who went on to purchase their next property did so in the 1970s. Only two interviewees among this group remained in their original property. Residential moves are still influenced by life stage perspectives on mobility. Life stage influences such as family formation play a part in the timing of these moves. However my findings suggest that there is a growing influence of economic rationality perspectives feeding into the decision making process in housing choices during this phase of the home ownership career. Moreover there was a growing awareness that the home was an important asset in the financial well being of families:

We were lucky to have made a profit from our first place..it made us think that we could build a secure financial future for ourselves and the kids..yes we had money put aside in savings but we were making more money from our property..we had to make sure that we looked after it so that it could look after us in later years...

(Fieldwork interview: Herbert Alexander – Birmingham)

We lived in this house since 1976, I remember it well because the weather was so hot and the West Indies toured here that summer (laugh)..we moved from our first home because we needed the extra space, but the main reason was because a move into a bigger property in a decent area would be a better long term investment...a few of my friends who bought places made a bit more money on each move...we thought why not do the same...

(Fieldwork interview: Ezra Gunford – London)

After we sold our first home we made a tidy profit, we (wife) were really surprised how well we had done..it made us think more about our home and how important it was for our financial future...

(Fieldwork interview: Valerie Herbert – Birmingham)

The second phase of home ownership careers was also marked by less reliance on informal savings, kinship and social networks in meeting the financial cost of their new homes. I found that there was less use of lodgers to make home ownership affordable:

After the council said that they were going to compulsory purchase our home we started to look for other places that we could live...we had cousins living in the old house, it was a great help because the rent we got from them went towards our mortgage...we felt that we didn't need the extra money in the new place...we worked out that we had enough money to go it alone..

(Fieldwork interview: Derrick Byron – London)

We were sad to see our cousin and his family go after we decided to sell our first home..they had been with us for a while, they occupied one of the large rooms upstairs..by the time we sat down to work out if we could afford the new place, my husband said that we would be all right because we made a profit on the sale, we didn't need to take in lodgers in our new home...

(Fieldwork interview: Mary Dickens – Birmingham)

Interviewees were also displaying greater confidence in formal financial institutions. Several believed that they had established good relationships with their banks and building societies having held mortgage and savings accounts with them successfully over a number of years:

We've had an account with the bank for some time, but we didn't always feel that confident about talking to them about our financial affairs until we felt that we had a bit of money behind us from the sale of our first property...we honestly felt that for the first time we would be treated as serious customers...

(Fieldwork interview: Ezra Gunford – London)

After we bought our first place together we found the banks were beginning to fall over themselves to do business with us..I think they could see that the house was worth a few pounds and felt that we were a low risk...I think by that point we both felt a lot more confident about our dealings with them...it also meant that we could borrow from them when we needed to expand the business that we were setting up rather than having to borrow money from my family...

(Fieldwork interview: Cheryl Roberts – Birmingham)

Life cycle factors that feature in this phase of housing careers of first generation interviewees, but are not as yet articulated by way of action, are thoughts of a return to the Caribbean. A number of interviewees in this group became beneficiaries of family land in the Caribbean after the death of an elderly relative. However thoughts of a return are put on hold:

I think that it was in seventy-three (1973) when my mother passed away that I inherited a share of the land with my brothers and sisters..I arranged for my cousin to look after my share, it was easier because he was living there already...it did set me thinking that I wanted to go back but at that stage the children were young and I had too much to keep me here in Birmingham...

(Fieldwork interview: Herbert Alexander – Birmingham)

After my mother died we all shared a piece of the land...at first I didn't know what to do with it, we used to visit it with the family here...I guess that these trips made us think about going back but the time wasn't right, we were still paying off the mortgage for this place and the children were still at school so it wouldn't have made sense to change things...

(Fieldwork interview: Ezra Gunford – London)

I inherited my mother's land in the 70s (1970s), I was still making my way here (London) with the family, work and the house we had at the time...it was a big responsibility to have something back home which you can call your own...I remember talking to my wife at the time to see what we should do..we both felt that we would like to go back but it wasn't the right time for us....

(Fieldwork interview: Derrick Byron – London)

My findings suggest that there was a continued awareness of the financial consequences of housing choices in the second phase of housing careers of second generation interviewees:

I guess we bought our second home partly because we needed the extra space, but if I had to be honest we (husband) had one eye on property prices...we knew that we had made a bit of money on the old place and we could afford to take out a bit of money...we reasoned that it would be worth it because we saw it as a good long term investment for our children's future...

(Fieldwork interview: Dana Martin – Birmingham)

Getting the family's financial future right has always been important for me...my home and my business are at the centre of that...yes its important to have a roof over your head and to live in a nice area and have nice things around you, but my home is what counts for our financial future...when we've moved that has always played an important part of our decision making...

(Fieldwork interview: Ronnie Rawlings – London)

The third or current phase of home ownership careers of first generation interviewees also sees a continuation of economic rationality influencing housing choices. I also discovered new financial assets coming into their possession. I found several incidences of interviewees being awarded lump sum payments following a redundancy or early retirement awards during this phase of the housing career:

I decided to take early retirement from my job in the civil service..they wanted me to stay but by that point I had made up my mind that I wanted to do other things with my life...we had virtually paid off our mortgage... we are in a good area so our house is worth quite a bit...the money (early retirement) that I received from my job we used towards building a house in Dominica....

(Fieldwork interview: Ezra Gunford – London)

Like a lot of West Indians who had worked hard throughout their working life I wanted to do something for myself...I took voluntary redundancy from my job and took the money that was on the table...it was quite a generous package that they were offering me so it was hard to refuse...at this point we had decided that we would go back to Dominica...the money and the sale of my house made all the difference...

(Fieldwork interview: Daniel Charles – London)

The role of kinship and social networks within housing careers

The importance of kinship and social networks featured prominently within home ownership careers for first and second generation interviewees. My findings highlight the importance of these networks among first generation interviewees in the search for housing at the start of home ownership careers in the UK:

In the beginning we stayed with a lot of family people moving around a bit here and there...it was one of our family who tell us about this place that was going (for sale) and that we should have a look at it...we fell in love with it as soon as we saw it...

(Fieldwork interview: Sarah Lloyd – Birmingham)

My husband used to tell me it was a real social thing when people came over from the West Indies... they used to stay in each other's houses whilst they were finding their feet...this happened a lot for people who went on to buy their own place...

(Fieldwork interview: Cheryl Roberts – Birmingham)

I bought my first property with my first wife...a lot of West Indians used to help each other out when they first came over, we certainly got a lot of help when we were looking for something more settled...our circle of friends helped us a lot when we started our search to buy our first house...there was always someone who knew someone else who wanted to sell their property..a lot of the time it

didn't go through estate agents so it meant there was more of a chance that you would get there before someone else...

(Fieldwork interview: Daniel Charles – London)

These kinship and social networks were much in use among some of my first generation interviewees in making the cost of home ownership more affordable. In the previous section I noted how some interviewees took in lodgers among their circle of friends and relatives in the early phases of home ownership careers. I found one example of a joint property purchase as a way of getting onto the housing ladder. These strategic use of kinship and social networks were viewed by these interviewees as effective tactics to reduce overall housing costs:

When we bought our first place we rented out rooms quite a bit to people we knew and trusted, we had other family people and friends living with us which made it nice for us, a lot of us use to do this, it was a way of paying for the mortgage...

(Fieldwork interview: Derrick Byron – London)

I got into an arrangement with an old friend to buy a house that we found...we'd always talked about pooling our resources together so that we could buy somewhere...I knew quite a few people who did the same thing...

(Fieldwork interview: Herbert Alexander – Birmingham)

I found there was far less use of these informal social and kinship networks in managing housing costs in the latter phases of home ownership careers among first generation interviewees. This was partly because this group were becoming much more confident about their overall financial circumstances having consolidated their home ownership status and made significant progress in reducing mortgage debt:

As time goes by we began to think that we were making a real go of being home owners...we were paying off the loan from the bank and felt we were doing o.k...don't get me wrong, it was still a real struggle but we felt that we didn't need to rely on other people to keep our home...

(Fieldwork interview: Herbert Alexander – Birmingham)

It was good for a time having people you can rely on to pay a bit of money for the room...but as we start to make progress with the house and feel a bit more

secure with the money we decide that we didn't need to rent out the room that we had...by the time we move again we have the space for ourselves...

(Fieldwork interview: Mary Dickens – Birmingham)

I found that there was less use made of social and kinship networks in the search for housing in the second and third phases of home ownership careers. A number of first generation interviewees said that new anti-discrimination legislation in the 1960s gave them greater confidence in dealing with formal networks such as estate agents when planning residential moves:

It wasn't easy for us, I'm not used to the sorts of problems that my husband experienced being black and knowing the sort of racism that was around in the 60s (1960s)...I remember we lived in a rented room and I was expecting our first son, we decided that we would try to buy somewhere, we were both working so we felt it was the right time...I was shocked when we went into estate agents together to find that they were not very helpful as soon as they saw my husband, it got us both down...by the time we bought our next home things had changed a lot, there was more protection against that sort of thing...

(Fieldwork interview: Cheryl Roberts – Birmingham)

I suppose I was put off the idea of using estate agents..we had a lot of friends who had been messed around by these people and we didn't really want to go through the same thing but what can you do... I guess it wasn't a problem in the end as we found our first home through a work colleague who knew someone who wanted to sell their home..the law changed by the time we bought again..it meant there was more help to stop a lot of the racism that many of us had to face in the beginning....we felt better about using the same estate agents that a few years earlier were funny to us...they realised they needed us more than we needed them (laugh)...

(Fieldwork interview: Ezra Gunford – London)

There were other reasons given for the shift away from the use of informal social and kinship networks in the process of property purchase. There was a greater appreciation of the complexities of property purchase among first generation interviewees in the latter phases of

home ownership careers. This created a greater demand for exchange professionals and formal financial advice networks such as banks, building societies and independent financial advisers:

I wouldn't dream of going through friends to find somewhere to buy now..a lot of us did it in the early days but things move on..the whole business of moving and selling is a lot more complicated than it used to be and there's a lot more riding on getting it right so I suppose you want to get the best professional advice..

(Fieldwork interview: Ezra Gunford – London)

In the past we used to speak to our circle of friends when it came to selling our place, it was a lot easier then because things were straightforward.. people would tell you which areas to buy and which to avoid...as we began to gain more experience of these things we realised that we had to get things right...there's a lot riding on where you buy and what you buy so you had to get professional advice whenever you can

(Fieldwork interview: Cheryl Roberts – Birmingham)

There were important differences in the way that second generation interviewees interacted with informal kinship and social networks compared with first generation interviewees. Informal social and kinship networks tended to combine with formal networks at the start of home ownership careers by second generation interviewees:

When I bought my flat I used an estate agent to find out what I could afford in different areas but I made sure that I spoke to mum and dad as well to see what they thought...

(Fieldwork interview: Adam Roberts – Birmingham)

We were really excited about buying our first home together..we went to see quite a few estate agents to get on their lists...they were really helpful which made it easier for us...I had a few friends who had bought before me so had a lot of experience that they could pass on..our families were great because they've had their homes for donkeys years, my dad told me what I should look out for when we went for viewings...

(Fieldwork interview: Eddie Byron – London)

My findings suggest that formal and informal networks combined to validate housing choices and advice given by exchange professionals:

We were lucky to have very supportive families when we bought our homes...they have always been behind us with advice..as time went by we relied a lot on professional advice when it came to buying, most of my friends now use the internet because it speeds things up especially when you lead busy lives...but you still have your family and friends close to check the advice that they give you just to make sure that its o.k...

(Fieldwork interview: Derrick Byron – London)

I've learned a lot from my parents and this has helped me a lot...I know that if I have a problem when it comes to these things (moving home) they can give me advice... I always check things through with them when it comes to financial advice..they've got years of experience of dealing with these things and its great that they can pass it on to me...

(Fieldwork interview: Dana Martin – Birmingham)

The use of formal and informal financial advice networks within families

In the previous section I looked at the role of social and kinship networks in supporting home ownership careers. Some of the comments made by interviewees hinted at the existence of informal financial advice networks within families. This section examines this in more detail.

My findings suggest that informal financial advice networks played an important role in financial decision making throughout home ownership careers of first and second generation interviewees. These informal advice networks often parallel and overlap formal advice networks linked to financial institutions such as banks and building societies. My findings suggest that these informal advice networks within families were built on mutual trust. Moreover these networks often increased confidence in using the services of financial institutions and played an important role in validating the advice given by them:

It was really weird when I bought my first place with my partner I remember chatting a lot with my dad..I was a bit surprised because I rely on my partner and I make sure that I get the best professional advice..but at the end of the day the advice you get from your family is the best because they have your interest at heart..

(Fieldwork interview: Eddie Byron – London)

I was glad when my daughter came to me and her older brother for advice when she decided to buy her first place with her boyfriend...she knew a lot more that she let on, but I can see that she wanted reassurance from me...

(Fieldwork interview: Herbert Alexander - Birmingham)

My family gave me a lot of confidence when it came to dealing with banks and independent financial advisers..I felt that I knew what the important issues were and what questions to ask..

(Fieldwork interview: Kathleen Davies – Birmingham)

I also found that first generation interviewees were at times reliant on adult children when it came to new mortgage products and services that were perceived to be complicated:

The children were great, we didn't know a lot about these things but we always wanted to buy our own place, to be honest we thought the chance had passed us by..the children were very determined to see things through. They sat down with us explained everything to us. I'm sure we wouldn't have done this if we only spoke to the council or the building society..we trusted our children's judgement on these things and we haven't looked back...

(Fieldwork interview: Alfred Rawlings – London)

When I go to speak to the bank she (daughter) always comes with me, she seems to know more about these complicated accounts that they want to sell to me...

(Fieldwork interview: Sarah Lloyd – Birmingham)

Risks and opportunities of home ownership

This section presents my findings on the risks and opportunities within home ownership careers. I have focused on the different asset networks that influence these. My findings presented so far provide a fairly positive range of experiences of home ownership among first and second generation interviewees. There were however two first generation interviewees, Mary Barclay and Sonny Browne whose experience of home ownership contrasted sharply with those of their peers and the rest of the interviewees. I have concentrated on these two interviewees to draw out some key themes and in identifying asset networks that may have influenced their home ownership experiences. More details of their life histories can be found in Chapter Six.

Joining the housing ladder

Mary Barclay and Sonny Browne shared similar housing careers. Both bought their council properties via the Right to Buy. They also experienced similar interruptions to their incomes due to ill health and periods of unemployment. Sonny Browne's entry into home owners occurred when he was in his fifties, much later in the life cycle than the rest of my cohort of first generation interviewees. Both interviewees felt that the opportunity to become home owners represented a last chance in their housing careers:

Before I buy my own place I thought that I had missed out..I always wanted to buy but it was always going to be hard..when I hear from the council that they pass a new law so that I could buy it I speak to my wife to see if we should try...I fed up with renting, all my money I pay goes down the drain and the place never yours..I know that I was not a young man when I buy, but I knew this chance may never come again..I was in a good job and we both earning...

(Fieldwork interview: Sonny Browne – Birmingham)

I bought my flat from the council when I was in my thirties, a lot of my friends bought their's (property) when they were a lot younger..by that time I had done

the whole caboodle, I had stayed with friends, rented from private landlords, stayed with friends, rented again, been homeless, got a council flat, bought my flat, lost it became homeless again and then eventually got this housing association flat...not many people I know can squeeze in so much during their lifetime..

(Fieldwork interview: Mary Barclay – London)

The decision to purchase their homes were driven by a desire to take advantage of the boom in property prices and to accumulate assets for themselves and their families:

When I buy this place I thought that I could make a little money..the rent I pay is just wasted you don't get anything back you just pay more and more money and it never stop..

(Fieldwork interview: Sonny Browne – Birmingham)

If I had to be honest I hoped that by buying my flat I could at least make some money so that I could secure mine and my daughter's futures...

(Fieldwork interview: Mary Barclay – London)

Influence of life cycle events on housing careers

The relatively late entry into home ownership by these two interviewees left them much more vulnerable to unforeseen dips in fortune and life cycle changes. There was greater pressure on Sonny Browne and his wife to extend their working careers beyond their planned retirement in order to meet their mortgage repayment terms:

We know that we have to work a little bit longer when we take out the mortgage...we didn't want to worry too much about it...

(Fieldwork interview: Sonny Browne – Birmingham)

Sonny and his wife were engaged in semi skilled manual labour for most of their careers. Both experienced redundancy late in life. When they did experience redundancy, they felt that their age would make it difficult to find alternative employment:

Things started to go wrong when she lose her job, it would have been soon after we buy this place...she find it hard to get a job straight away because a lot of place looking for younger people...she get a job eventually but we get into arrears with the mortgage...I lose my job a few years later.. it make things hard, my health not that good...I haven't worked much since..

(Fieldwork interview: Sonny Browne – Birmingham)

Sonny remained confident even after the loss of his job that they would be able to 'ride out' this difficult period long enough for them to accumulate sufficient equity in their properties:

We thought we would be o.k. in the long run..if we have our place we hope we have enough money to live on even if we not always working...

(Fieldwork interview: Sonny Browne – Birmingham)

A slightly different set of issues emerged from Mary Barclay's experiences. Although she was much younger than the previous case study, there were similar disruptions to earned incomes due to ill health and unemployment leading to debt:

After I got my mortgage to buy my flat I took out another loan to build a home in the Caribbean, at the time I thought I was doing o.k.. I was working and the money was enough to keep me going..things changed when I got ill and I had to take time off work..my earnings dropped and I fell into debt...when I went back to work my doctors said that I should go back part time..it was that or not going back at all..I was getting less money so things didn't improve much..in the end I lost my job and the whole thing went pear shaped...

(Fieldwork interview: Mary Barclay – London)

Going into debt to sustain home ownership careers

There was a higher risk of financial exclusion among these case studies. There was a willingness to go into credit card debt and a reliance on loans in order to sustain home ownership status. Sonny Browne and Mary Barclay accrued significant debts from secured loans and credit cards:

I took out a loan to extend the kitchen..I get a credit card from the bank, which I use to pay for things..I know it a bad idea because I have to pay it back but what choice do I have all I wanted was to keep my home...

(Fieldwork interview: Sonny Browne)

I didn't have much choice in the end, I'd played all of my cards and I had nothing left..I decided to sell up..I guess I had mixed feelings about it because if I had kept my home I would be sitting on a small fortune..I don't want to think how much its worth now, but that's life...I've been lucky to get another chance. I've been offered this place which is a housing association flat..its my home and at least I don't have to worry about debts anymore...

(Fieldwork interview: Mary Barclay)

My findings suggest that their willingness to go into debt was based on a perception that their home ownership status alone would be enough to secure their longer term financial security:

I have always tried to keep a tight ship when it comes to money..I've worked as an administrator so I know about these things..The problem is that you borrow money because you want to improve your living standards..you borrow a bit more to get to where you want to get, and then you borrow more to stay there..in the end you loose all sense of proportion and before you know it you can't carry on and the money you owe overwhelms you...all the time you kept on saying to yourself that you are a home owner you can't go under if you have your own property...

(Fieldwork interview: Mary Barclay – London)

I hoped that having my own place will see me through in the end despite the problems I had with debts...

(Fieldwork interview: Sonny Browne –Birmingham)

Disrupted social and kinship networks

A strong theme emerging from the home ownership experiences of these two interviewees, who struggled most to sustain their home ownership status, was that they tended to be more detached from informal financial support from kinship and social network. These networks,

based on my experiences of the rest of my sample of first generation interviewees, were important in meeting shortfalls in incomes at the start of home ownership careers.

It is also worth comparing their experiences with another interviewee, Alfred Rawlings whose details are presented in Chapter Six. Alfred Rawlings also bought his council property under the Right to Buy around the same time as Sonny Browne and Mary Barclay. One of the key differences between these case studies was that Alfred Rawlings benefited from strong informal financial networks at the start of his home ownership career. This took the form of financial advice and offers of intergenerational loans from adult children to help in the purchase of his council home:

I'm not sure what we would have done if it wasn't for Ronnie (son) and his sister...they helped us with some money to help reduce the mortgage and they gave us advice about the finances and talked to the bank for us...

(Fieldwork interview: Alfred Rawlings – London)

Unlike the rest of my sample of first generation interviewees, Sonny Browne and Mary Barclay were unable to make use of a range of informal networks and strategies (i.e. letting rooms to relatives, joint property purchase) in establishing themselves at the start of their home ownership careers. These disrupted informal networks might have enabled them to generate extra income to meet their housing costs at the start of their housing careers when their needs were greatest:

I didn't have anyone who could help me when I needed help at the time..I have friends who were just like me when they started out after buying their homes, but they struggled through because they had support around them to pull them through..I should know, when I came over I stayed with plenty of relatives who had their homes and needed the money I gave them to pay their housing expenses.. if I could have done the same and rented out a room it might have helped a bit...

(Fieldwork interview: Mary Barclay – London)

Yes I get a little help from Wayne (his son) but we have to do everything by ourselves..if we have people who could help out or rent out a room or something maybe that would have helped...

(Fieldwork interview: Sonny Browne – Birmingham)

Moreover Mary Barclay, who was eventually forced to sell her flat, believed that the option of tapping into financial help from kinship and social networks might have enabled her to sustain her home ownership status long enough to capitalise on property price increases in London:

If only I had some help from my dad or someone else from the family perhaps things might have turned out differently...a lot of my friends had families behind them who could help them out with offers of money if things were tight...my old flat would have be worth a lot of money now..yes I do sometimes regret that I didn't get the help at the time..

(Fieldwork interview: Mary Barclay – London)

Reflections on home ownership careers, assets and resources past and future

Interviewees were invited to give an overview of their home ownership careers, as well as to comment on the range of assets and resources they felt were important for younger family members, who had not as yet embarked on independent housing careers. All of my first generation interviewees felt strongly that the ability to provide a solid financial base for themselves and their children was of paramount importance. One of the markers of success in this context, was being able to safely negotiate home ownership careers, and the ability to pass on wealth through inheritance and intergenerational loans to younger family members:

Like a lot of West Indians when we first arrived here, we didn't really look beyond the 5 years, after that a lot us thought at first that we would pack up and take the money we made here with us so that we can live a bit better off back home...in reality the five years became seven and then seven became ten and before you know it we are fully fledged Brits...I guess it was when

we started a family, we bought our first place and the children started school that we began to think hang on a sec we are going to grow old here in England so we better start thinking about our longer term plans, it seems silly doesn't it..looking back we made the right decisions to buy at the right time..it wasn't our intention to make lots of money from our homes we just wanted to get a bit of security for us and our family...

(Fieldwork interview: Ezra Gunford – London)

You can say I've had an up and down time of things since I got here... I never planned to stay here beyond five years and then go back..I wanted to work in the print trade, that's what I do...when my current missus bought our first home we thought yes we can make a fresh start...twenty odd years later its all paid for and its worth a bit..its been a bonus because I hope that when I eventually sold it I would have enough to pay off the mortgage and have a bit left over in the bank so that I can build my house back in Dominica...I didn't expect I would make so much..it means that I can afford to be generous with my sons, they've grown up now and are doing well..I feel proud that I can help them as well...

(Fieldwork interview: Daniel Charles – London)

Most first generation interviewees acknowledged that they could not have predicted the rises in property prices that had taken place in the housing market since they became home owners. Many hoped, having bought their first properties, they would be able to accumulate enough equity over the course of their home ownership careers to pay off debts and have a little left over for other uses:

I have been a owner occupier on two separate occasions whilst I have been in England, on both occasions I always hoped that I would be able to make enough money to pay off everyone I owe and maybe have some left over for the kids to set them up in life and if I was really doing well use some of it to go back home to the West Indies...

(Fieldwork interview: Daniel Charles – London)

I came to this country in 1956 with very little apart from a trunk..I bought my first home a few years later with my husband..it wasn't great but it gave us a chance to gain our independence...looking back I couldn't dream where we are today..we have paid off our mortgage so the house we live in now belongs to us and not the bank..any money we have we can use for ourselves and our family...

(Fieldwork interview: Ezra Gunford – London)

We've been lucky, yes I think we have been very lucky to be where we are today... we don't owe anything to the bank, the house is all ours and we have a bit tucked away for a rainy day which I'm happy to say hasn't really happened since we arrived in Britain...you asked me what I thought I would achieve after we bought our first property, well at the time not a lot... we had problems with the friend who we bought it with...we didn't think that we would make that much, just enough so that we might be able to buy him out so that we could use the money to own a house by ourselves...even then we thought that by the time we get old, the kids grow up and if were lucky they have kids of their own that we might have a few pennies saved up and perhaps some money from this place, but I never imagined that I would have more money in my home than in the bank, yes we have been lucky...

(Fieldwork interview: Herbert Alexander – Birmingham)

These sentiments were not necessarily shared by all first generation interviewees. The two interviewees I reported on in the previous section on the risks associated with home ownership had mixed feelings about their experiences. They viewed their experiences of home ownership as a 'millstone', which had failed to realise their dream of accumulating assets for themselves and their children:

Sometimes I think that I would be better of if I stay with the council, this place is just a millstone round my neck..I don't see it as helping me at all.. All I wanted was to have a place that I can call my own that's all...I thought if I buy my place I can use it to make a little money for me and the kids..I don't have nothing left but debts to pass on...

(Fieldwork interview: Sonny Browne – Birmingham)

I guess I was unlucky, that's the story of my life, it's a bit like arriving at a birthday party in your glad rags just as everyone else has gone and their clearing everything away, yes it did feel a bit gutting but what can you do..the irony is that if I was able to keep hold of it (flat) or met someone who could share the bills, I might just have been able to manage, but I couldn't....

(Fieldwork interview: Mary Barclay – London)

Second generation interviewees were invited to comment on the range of assets and resources that would be important for younger family members who had not as yet embarked on

independent housing careers. It is important to note that not all of this group were home owners. Several lived in private renting accommodation or in the parental home. However there was a similar range of views expressed as first generation interviewees about the need to build a solid financial base so that they could pass these on to children through formal (i.e. inheritance) and informal (i.e. intergenerational loans) financial networks. Second generation interviewees expressed very pragmatic views about the type of resources they felt were important for younger family members. There was an acknowledgement that financial resources were critical not only in helping younger family members onto the housing ladder, but also in terms of their long term financial security:

The money that mum and dad gave us to buy our flat made all the difference...I keep thinking that we would need to do the same so that our son might be able to buy his first home especially with property prices in London which are crazy...I think that giving money to your kids is really important it helps them in all sorts of ways to get through the uncertainties in life today...

(Fieldwork interview: Francis Gunford – London)

It worries me when I see how much you need to be earning to buy somewhere in London as a first time buyer, you need to have a lot of savings behind you to stand any chance..I realise that I'm part of the problem, well not me personally (laugh) but those of us already on the ladder, I guess we always try to get the best price for our homes when we sell and that means that its at someone else's expenses...that someone else might be my kids one day...

(Fieldwork interview: Eddie Byron – London)

Analysis of findings

This section reflects on my findings in relation to the literature and my research themes set out in the introduction to this chapter. My findings present a complex and varied picture of the way that interviewees interacted with different assets throughout the life course, and how these influenced home ownership careers. By fragmenting home ownership careers of first and second generation interviewees into distinct phases, I was able to gain a clearer picture of

the way that these influenced and were used across the life course. Tables 7.1 and 7.2 summarises the interrelationship between these factors across first and second generation interviewees.

Summary of home ownership careers, asset networks and life cycle events of first generation interviewees

Table 7.1. Summary of home ownership careers, asset networks and life cycle events of first generation interviewees

| FIRST GENERATION INTERVIEWEES | | | |
|--------------------------------------|--|---|---|
| | First phase (1961 to 1974) | Second phase (1970s) | Third Phase (1980s to date) |
| Key housing events | <ul style="list-style-type: none"> • Purchase of first property • Joint purchase • Use of informal funds to purchase • Reliance on kinship relations to rent rooms in reducing housing costs • Use of kinship and social networks in search for housing • Use of informal advice networks on mortgages | <ul style="list-style-type: none"> • First residential move • Consolidation of housing status through equity gains • Remortgaging with less reliance on informal funds to meet cost of new housing • Less reliance on kinship relations to reduce housing costs • Less reliance on kinship and social networks in search for housing • Steady rise in property prices and greater awareness of financial consequences of housing choices • Inheritance of overseas land • Use of informal and formal advice networks on mortgages | <ul style="list-style-type: none"> • Purchase of current home • Trading down • Maturity of mortgage payments • Equity gains • Rapid rises in property prices • Evaluation of investment opportunities in family land in Caribbean as part of possible return migration plans • Use of kinship and social networks in Caribbean in formulating migration plans • Use of formal advice networks on financial advice |
| Key life cycle events | <ul style="list-style-type: none"> • Family formation • Establishing work career | <ul style="list-style-type: none"> • Family formation • Children embedded in education careers • Consolidation of work career • Intermittent return visits to the Caribbean | <ul style="list-style-type: none"> • Retirement/voluntary redundancy from workforce • Re-evaluation of return migration plans • Increased return visits to Caribbean • Adult children started independent housing and work careers • Occasional care/support of grandchildren |

Source: Fieldwork 2002-2005

My findings provide important insights to the experience of African Caribbean families as they negotiated home ownership careers during a period of major changes in the post war housing and labour markets. My results suggest that the majority of first generation interviewees', home ownership careers were influenced by life stage perspectives on mobility (Kendig, 1984; McAuley and Nutty, 1982; Morris *et al*, 1976; Pickvance, 1973; Winstanley *et al*, 2002). There were key life cycle triggers that influenced the timing and decision to purchase. The most prominent was family formation.

I was able to identify key asset networks used at the start of housing careers in gaining a foothold onto the home ownership ladder. Informal financial networks such as 'partners' played an important role in raising deposits for the first property purchase. The literature acknowledges the importance of these financial networks among newly arrived African Caribbean migrants in securing housing (Glass, 1961; Karn, 1978; Karn *et al*, 1985; Sarre *et al*, 1987; Sterling, 1995). My findings suggest that rather than being used as a culturally specific practice brought over from the Caribbean that were used in isolation to other financial networks, 'partners' formed an integral financial asset for many of first generation interviewees at the start of their home ownership careers. These informal financial networks combined with formal financial assets such as bank and building society accounts in accessing home ownership.

The housing literature on the early experience of ethnic minority home owners that I reviewed in Chapter Three notes the role that different social and kinship networks play in enabling households to negotiate the home ownership market (Karn *et al*, 1985; Sarre *et al*, 1987). My

findings provide important insights to the way that these social and kinship networks provide a key resource in enabling first generation interviewees to engage in self-help strategies needed to establish and sustain home ownership careers. These networks were important sources for first generation interviewee seeking to let spare rooms so that they were able to generate additional income as well as meet mutual housing needs within these kinship and social networks.

The second phase of home ownership careers for first generation interviewees is triggered by the first residential move. Most of these property purchases took place in the 1970s. My findings suggest that residential moves are beginning to be influenced by economic rationality perspectives (Clark, 1982; McLeod and Ellis, 1982; Pickles and Pickles, 1991; Hamnett, 1999). Interviewees are becoming more aware of the financial implications of housing investment decisions in a period when house price inflation leading to equity gains were being felt. Life cycle perspectives on residential mobility continue to influence the timings of moves in meeting the changing needs of families. The emergence of housing equity gains means that asset networks made use of in this phase of home ownership careers becomes much more marked, with less reliance on informal savings, kinship and social networks in meeting the costs of new homes.

My findings suggest that interviewees are also gaining greater confidence in formal financial institutions and exchange professions in this phase of home ownership careers. This shift reflects interviewees' acknowledgement of the complexities of property purchase, the financial implications that these housing investments hold and greater confidence in these

institutions themselves in meeting the needs of ethnic minority home owners (Karn, 1978; Sarre *et al*, 1987). My findings suggest that property price inflation that was beginning to take hold of the housing market reduced the need for first generation interviewees to make use of informal assets, kinship and social networks to sustain home ownership careers. I found far fewer incidences of letting rooms to kinship and social networks as a way of meeting housing costs.

My findings also reveal that new assets were beginning to come into the possession of a number of first generation interviewees in the second phase of home ownership careers. A number of interviewees reported that they had inherited a share of family land from the Caribbean after the death of an elderly relative. These results mirrors findings within the literature on family land predicting the impact of outward migration from the Caribbean region would extend potential claims to beneficiaries based in the UK and other popular migration destinations for post war Caribbean immigrants (Besson and Momsen, 1987). For some first generation interviewees, these inheritances triggered thoughts of a possible return to the region. However my findings suggest that these are put on hold as this phase of the life cycle is dominated by work, kinship and social ties established in the UK (see Table 7.1). There is a reluctance to disrupt the education of children embedded within the education system at this stage of the housing career. A further factor in these decisions not to activate return migration plans is that mortgages repayment terms on UK properties have not been completed.

The third or current phase of the home ownership career for first generation households began in most cases in the 1980s (see Table 7.1). This phase sees a continuation of economic

rationality perspectives, which becomes a far more dominant influence in housing investment choices. However important life cycle factors begin to feed into these decisions. These include withdrawal from the labour market because of retirement or redundancy. Most of this group of first generation interviewees would have paid off their mortgages or be close to doing so. In the majority of cases first generation interviewees experienced largely uninterrupted home ownership and work careers. Moreover most would have benefited from a period of sustained property rises that occurred in the previous phases of their home ownership careers. Some of the risk factors identified in the literature (Munro and Madigan, 1998), that threaten the sustainability of home ownership careers during periods of property market slumps taking place in this period such as divorce, separation, loss of income due to unemployment or ill health have largely unaffected first generation interviewees.

My findings suggest that important life cycle changes (i.e. retirement, adult children gaining financial independence/starting housing careers) tend to trigger thoughts of return migration. I discuss this issue in more depth in Chapter Nine. The UK property provides an important new financial asset that combine with other financial assets acquired by some in this period (i.e. redundancy payments, early retirement payment). These all provide an important financial resource in which to engage in return migration planning. The Caribbean return migration literature I reviewed in Chapters Two and Three notes the rising numbers of return migration among Caribbean elders in this period (Byron, 1994; Byron and Condon, 1996).

It is important to comment on some of the housing investment decisions among first generation interviewees who were engaging in a variety of return migration strategies in this phase of their home ownership careers. My findings suggest that first generation interviewees

had to make important decisions on the scale of investment in housing markets in the Caribbean and the level of housing disinvestment in the UK housing market possibly through the sale of the UK home to enact a permanent return. These discussion in most cases involved family members in the UK and overseas. These transnational kinship and social networks provided important sources of information on migration planning that in turn fed into housing investment decisions and strategies in the UK. Byron (1994) noted these issues in her study of post war Caribbean return migration. I develop these discussions in Chapter Nine.

Home ownership careers, asset networks and life cycle events of second generation interviewees

The housing careers of second generation interviewees were more diverse than their parents in terms of their housing tenure. Not all of the adult children that I interviewed entered the home ownership sector, however the majority did. In this analysis, I have concentrated on those interviewees who entered home ownership rather than other forms of housing tenures. Table 7.2 summarises the interrelationship between key assets, networks and life cycle events that influence home ownership careers of second generation interviewees.

Table 7.2. Summary of home ownership careers, asset networks and life cycle events of second generation interviewees

| SECOND GENERATION INTERVIEWEES | | |
|---------------------------------------|--|--|
| | First phase (1982 to 1992) | Second phase (1990s to date) |
| Key housing events | <ul style="list-style-type: none"> • Purchase of first property with partner • Intergenerational loan from parent/s • Start of property prices increases and greater awareness of financial consequences of housing choices • Use of informal and formal advice networks on housing choices/financial issues | <ul style="list-style-type: none"> • First residential move • Consolidation of housing status in short period of housing market insecurity followed by further rises • Remortgaging • Steady rise in property prices • Equity gains • Use of informal and formal advice networks on housing choices/financial issues |
| Key life cycle events | <ul style="list-style-type: none"> • Start of work career | <ul style="list-style-type: none"> • Family formation • Consolidation of work career |

Source: Fieldwork 2002-2005

There were two key phases to home ownership careers that I identified for this group of interviewees. The first phase took place between the period 1982 and 1992 when the majority of first property purchases took place. The housing choices at the start of home ownership careers were influenced heavily by economic rationality perspectives (Clark, 1982; McLeod and Ellis, 1982; Pickles and Pickles, 1991; Hamnett, 1999). There was generally a far shorter lead in period into home ownership than first generation interviewees. This was partly explained by the pressure many felt they were under to join the housing ladder.

Entry into home ownership would have been made easier as most of this group purchased properties jointly with partners who were often in secure, good earning employment. Family formation tended to start a bit later than first generation interviewees, thus increasing spending power in the housing market. The importance of kinship and informal financial

assets in the form of intergenerational loans was also noticeable in my findings. There was much evidence of intergenerational financial exchanges where parents offered financial help towards a deposit on the first property purchase. The literature on intergenerational exchanges makes similar observations (Kempson and Mackinnon, 2004; Rowlingson and McKay, 2004; Bradford and Bingley, 2005). I develop this discussion in greater depth in Chapter Eight.

Entry into the home ownership market for most second generation interviewees would have occurred as the housing market was beginning to enter another boom in property prices (Saunders, 1990; Malpass and Murie, 1994; Hamnett, 1999). I found that interviewees were much more aware of the financial implications of housing choices and housing investment decisions earlier in their housing careers than second generation interviewees (see Table 7.1 and 7.2). Life stage perspectives tends to influence the timing of residential moves in the second phase of housing careers. My findings suggest that although these moves were motivated by the need to accommodate growing family size, interviewees were aware that housing market conditions and the desire to consolidate their position within it provided key driver behind these decisions.

Absence of asset networks within housing careers

The literature I reviewed in Chapter Four that informed the development of my single asset network framework, acknowledged the importance of social, kinship and economic networks within newly arrived African Caribbean communities in the post war period. These networks provided an important resource in enabling migrants to access the housing market on their arrival to the UK (Davison, 1962; Patterson, 1963; Rex and Moore, 1967). In Tables 7.1 and 7.2, I was able to identify some of the key asset networks across all of the interviewees that

enabled individuals to access and sustain home ownership status throughout housing careers. My findings suggests there was an absence of some of these networks at different phases of housing careers in two of my first generation interviewees, Sonny Browne and Mary Barclay. I provide more details of these interviewees and their families in Chapter Six.

These interviewees both purchased their council properties through the Right to Buy and experienced a number of difficulties sustaining home ownership careers. In Mary Barclay's case, she eventually decided to sell her home because of mortgage arrears and credit card debts. My findings suggest that these interviewees were less embedded within wider financial, social and kinship networks at the start of their home ownership careers than the rest of my sample of first generation interviewees. As a result they were unable to make use of these networks in periods of financial uncertainty. I have summarised some of the key networks that have been absent within their home ownership careers in Table 7.3.

Table 7.3. Asset networks and life cycle events of home owners at the margins

| ABSENCE OF ASSET NETWORKS IN HOME OWNERSHIP CAREERS | |
|---|---|
| Key housing events | <ul style="list-style-type: none"> • Purchase of first property relatively late in housing career/life cycle • Purchase at peak of house prices • Weak informal and formal advice networks meant that unable to rent rooms to earn extra income • Options to trade down limited due to sales restrictions on Right to Buy • Purchase at peak of earnings with little prospect of extra income • Purchase during period of interest rate rises and instability in house prices |
| Key life cycle events | <ul style="list-style-type: none"> • Reliance on earned income/credit cards and little savings • Detached from informal financial networks • Detached from social and kinship networks (i.e. renting spare rooms, sole earner) |

Source: Fieldwork 2002-2005

The issues that these interviewees faced mirrored some of the key developments within the housing literature since the late 1980s around the risks associated with home ownership for households that are vulnerable to financial exclusion (Munro and Madigan, 1998; Hamnett, 1999; Bramley *et al*, 2004; Wilcox, 2004a; Mullins and Murie, 2006). However by focusing on internal resources and networks I was able to gain important insights to additional factors that influence the sustainability of their home ownership careers.

Both of these interviewees entered home ownership relatively late in their housing careers and at a time in the UK economy when interest rate rises and uncertainties in the housing market caused many financially marginalised home owners to go into mortgage arrears and negative equity (Munro and Madigan, 1998; Hamnett, 1999). This meant that as a result they were unable to build up sufficient equity in their properties over a sustained period to enable them to smooth out dips in their income. Moreover the option of trading down was limited due to the rules relating to the resale of Right to Buy properties. This meant that they might have had to repay discounts they received when they bought their properties.

My findings suggest that these interviewees were much more likely to be detached from informal financial support from kinship and social networks that might have enabled them to manage these fluctuations in their income. This point is important because the rest of this group of first generation interviewees, including the only other interviewee who bought his home under the Right to Buy (Alfred Rawlings see Appendix 1), were able to make use of a range of strategies (i.e. letting rooms to relatives, intergenerational loans/advice) in establishing themselves at the start of their home ownership careers (see Table 7.1).

Asset networks needed to sustain home ownership careers in the future

The previous section focussed on the absence of asset networks and resources that adversely affect some of my interviewee's home ownership experiences. When interviewees were asked about the range of assets and resources they felt were important for younger family members who had not as yet embarked on independent housing careers, my findings suggested that there was a narrowing of the type of assets people felt were needed to establish and sustain home ownership careers. Table 7.4 summarises my findings.

Table 7.4. Asset networks needed for future home ownership careers

| ASSET NETWORKS NEEDED FOR FUTURE HOME OWNERSHIP CAREERS | |
|---|--|
| | |
| Key housing events | <ul style="list-style-type: none">• Need to purchase first property earlier in housing career/life cycle• Purchase with a partner/group to best pool resources |
| Key life cycle events | <ul style="list-style-type: none">• Reliance on formal (i.e. savings, earnings, financial investments) and informal (i.e. inheritance/intergenerational loans) financial networks• Strong informal and formal advice networks on financial issues and housing choices• Good education and employment |

Source: Fieldwork 2002-2005

There was a strong focus on informal and formal financial networks. These were primarily intergenerational loans, inheritance, life savings and other forms of financial investments. Social and kinship networks were perceived to be an important source of giving and receiving financial advice particularly in validating financial advice offered by financial institutions. The literature I reviewed in Chapter Four highlighted the 'economics of kinship' in the distribution of housing wealth (Franklin, 1995). A number of authors point to the way that

individuals use kinship and social networks to enhance or create housing wealth opportunities (Pahl, 1984; Warde *et al*, 1989; Franklin, 1995). My findings suggest that interviewees felt they had a duty to provide this support to enable younger family members to enter home ownership and hopefully reap the financial rewards that might flow from it.

My findings on the way that interviewees articulated future home ownership careers for younger family members, and the way that these would be dependent on overlapping informal and formal financial asset networks, have implications for the literature I reviewed in Chapter Four on the relationship between financial institutions and ethnic minority consumers. This literature acknowledges the existence of informal financial networks and practices within ethnic minority communities (Herbert and Kempson, 1996; Kempson, 1998; Office of Fair Trading, 1999; Financial Services Authority, 2000a). However my findings suggest that the importance of these informal advice networks may be understated in the literature. My results suggest that informal financial networks are not only very prevalent within ethnic minority kinship networks, but often parallel formal financial networks. This is particularly the case in the way that interviewees make use of kinship networks to validate advice given by financial institutions on important housing investment decisions. The existence of these informal financial advice networks provides opportunities for policy makers to tap into these within their approaches to support choices in the housing market and in tackling financial exclusion among ethnic minority communities.

Conclusions

My findings provide important new research agendas and insights to my research themes set out in my introduction to this chapter. The single asset network framework I developed to

conceptualise the broad range of assets and resources used throughout home ownership careers provided a more dynamic account of home ownership careers. I combined this with perspectives on residential mobility drawn from the literature. This enabled me to interpret housing choices within the home ownership sector. I have also used these networks and resources to explore the way that these influence return migration planning. My findings illustrate how different types of resources interrelate and change at different phases of home ownership careers and throughout the life course. These perspectives have also helped me to gain deeper insights to the way that new assets (i.e. housing wealth, intergenerational loans, inheritance of family land) are used as they become available to individuals over time.

This strong focus on internal resources within kinship and social networks and the absence of these means that I have gained a better understanding of housing choices and investment decisions at households level. Although I have limited my analysis to the relationship between ‘internal resources’ within families, key life cycle events and a restricted number of key external events (i.e. changes in property prices, new housing policies such as the Right to Buy), there are opportunities to integrate my single asset network into a much broader analytical framework incorporating a wider range of structural constraints and opportunities that shape residential mobility perspectives and strategies. These perspectives are important in shaping the housing opportunities for younger family members embarking on independent housing careers.

CHAPTER EIGHT: HOUSING INHERITANCE AND INTERGENERATIONAL TRANSMISSIONS OF WEALTH

Introduction

This chapter presents my finding on inheritance and intergenerational wealth transmissions. In Chapter Two I suggested that the UK housing wealth literature has tended to explore property inheritance and other intergenerational transmission of wealth among ethnic minority households within Eurocentric perspectives of kinship and landholding systems. In Chapter Three, I argued that in gaining deeper insights to the way that African Caribbean communities approach property inheritance and other forms of intergenerational exchanges, it is important to understand Caribbean kinship networks and the system of ‘family land’ across the Caribbean region. Very little acknowledgement is given in the UK inheritance literature to housing systems practiced in the developing world. In my theoretical discussions in Chapter Four, I suggested that cultural consumption perspectives could be used to explore the values and meanings interviewees attached to these overseas inheritances and how these might be integrated within inheritance planning. I adapted a commodity specific analytical framework to explore the symbolic and economic values attached to this type of land inheritance and housing assets acquired through home ownership careers in the UK. The findings presented in this chapter enable me to explore the following research themes:

Theme two: To investigate experiences of inheritance and intergenerational transmissions of housing wealth.

Theme three: To survey transmissions and investment of housing wealth overseas through return migration and kinship networks.

Theme four: To devise cultural economic perspectives on the way that inheritance of ‘family land’ and inheritance planning takes place.

Theme five: To reflect how these perspectives gained can contribute to the wider body of housing wealth literature.

The chapter is organised in three parts. I begin by looking at interviewees’ experiences of inheritance. I have distinguished between inheritances taking place in the UK and what I describe as ‘transnational inheritances’ of family land in the Caribbean. There was some limited evidence of multiple inheritances among the case studies. The second part of the chapter analyses financial relationships within families. This section reports on intergenerational transmissions of wealth within kinship networks in the UK and overseas. The third part of the chapter applies cultural economic perspectives to inheritances of family land in the Caribbean and positions this against the treatment of housing assets in the UK within inheritance planning. I explore the symbolic and economic meanings interviewees attach to these inheritances and the way these might influence inheritance planning. The chapter concludes by reflecting how these findings contribute to the wider body of UK housing wealth and inheritance literatures.

Experiences of inheritance

Interviewees were asked about their experiences of inheritance of property and/or cash from an estate within kinship networks. Table 8.0 provides a profile of the case studies referred to in this section.

Table 8.0 Profile of inheritance experiences

| Name | Place of birth | Age | Type of inheritance | Location of inheritance | Relationship to testator |
|-------------------|----------------|-----|---------------------|-------------------------|------------------------------------|
| Daniel Charles | Dominica | 73 | Land | Dominica | Mother |
| Nemiah Albert | Jamaica | 75 | Land | Jamaica | Mother |
| Mary Barclay | Grenada | 47 | Land | Grenada | Aunt |
| Ezra Gunford | Dominica | 70 | Land | Dominica | Mother |
| Derrick Byron | Grenada | 74 | Land | Grenada | Mother |
| Eddie Byron | London | 43 | Property/cash | London | Mother |
| Alfred Rawlings | Grenada | 72 | N/A | N/A | N/A |
| Sonny Browne | Jamaica | 75 | Land | Jamaica | Mother |
| Jeffrey Browne | Birmingham | 35 | | | |
| Mary Dickens | Jamaica | 73 | Land | Jamaica | Mother |
| Cheryl Roberts | Birmingham | 75 | Property/cash | Birmingham | Husband/ Grandmother/ mother |
| Adam Roberts | Birmingham | 39 | Cash | Birmingham | Father |
| Dana Martins | Birmingham | 38 | | | |
| Ben Bradley | Jamaica | 72 | Land | Jamaica | Mother |
| Herbert Alexander | Dominica | 72 | Land | Dominica | Mother |
| Sarah Lloyd | Jamaica | 77 | Property/land/cash | Jamaica/Birmingham | Aunt/husband |
| Mary Kent | Birmingham | 50 | Cash | Birmingham | Father |

Source: Fieldwork 2002-2005

Inheritance through the death of a partner

By far the greatest experience of inheritance unsurprisingly was among first generation interviewees. There were three interviewees Cheryl Roberts, Sarah Lloyd and Derrick Byron (see Appendix 1 and 2) who inherited the estate from a deceased partner. Savings, life insurance and pension payouts were also distributed among their respective surviving adult children and grandchildren. The death of a partner in these three case studies triggered a range of life long plans and in some cases taking positive steps to put financial affairs in order:

After my husband's death it really shook me up it was quite unexpected..I decided that I should follow his example and draw a will..its a lot more complicated because my mum left me the house that I lived in as a child and I've got this place and the business to include as well..

(Fieldwork interview: Cheryl Roberts – Birmingham)

My husband was a good man and he hard working I give him credit...I use a bit of money he leave me to pay off some bills and to take a little time back home...my daughter get a little money for she self..

(Fieldwork interview: Sarah Lloyd – Birmingham)

There was lots to do when she died. It was hard on me and on the kids because it was so unexpected (breaks off) there was a lot of sorting out to do ...the mortgage had been paid and the house was in both our names so there wasn't much to do on that side of things..the kids got a little money from the will but nothing much changed....I wanted to sell up and go back home (Caribbean) but the kids persuaded me to stay... One of the first things I did when my wife gone was to make a will. We always talk about doing a will ...I realise now she's gone that I have to think about the kids and the grandchildren to make sure they are provided for when I'm gone...The second thing I did was to find out about buying a house back home. My wife and me always talked about it...

(Fieldwork interviewee: Derrick Byron - London)

The adult children of these interviewees all received a cash inheritance, which was used to invest in their housing and deposited into savings accounts if they had children. In one case a cash inheritance was invested into the interviewee's own business:

I haven't decided yet how to use the money that dad left me after he died..I guess that when I get round to buying a bigger place it will help with the deposit...

(Fieldwork interview: Adam Roberts son of Cheryl Roberts – Birmingham)

Dad's death left a big hole in our lives..he was a good father and was always generous to a fault...he made sure that mum was left financially secure..the money he left me I put towards my house..we put some away into savings for my kids...

(Fieldwork interview: Mary Kent daughter of Sarah Lloyd – Birmingham)

I tried to use the money I received after mum died positively..I paid some of it into our mortgage, it meant that we were able to reduce it quite a bit, my wife encouraged me to put some into my business..I was able to expand it at the right time..the rest went into investment accounts for the children's education....

(Fieldwork interview: Derrick Byron son of Eddie Byron – London)

Inheritance of family land

A striking feature of inheritance experiences among first generation interviewees was the high level of inheritance of family land in the Caribbean (see Table 8.0). There were nine interviewees who indicated they had received a share of family land in the Caribbean after the death of an elderly relative. The majority of these inheritances took place during the 1960s and 1970s, a period which marked the death of a generation of elderly family members (i.e. parents, aunts, uncles etc). A pressing issue arising from inheriting a share of family land was the decision on 'who got what' across all of the beneficiaries. The following comment was typical of the views expressed:

I recall receiving a call from my sister to tell me the news that Ma had died..it wasn't a great shock because she had been ill for some time...the land that she left we shared between us (siblings), she didn't leave a will so we had to sort things out between us....my sister who stayed in Grenada took the biggest share, it only seemed right because she work on the land and help out..

(Fieldwork interview: Derrick Byron – London)

In instances where the ownership of land is shared between family members based overseas it was common practice to appoint a family member already living on the land or in the close proximity to take on a 'caretaking role' to protect the interest of the absentee owner:

Those of we who abroad usually get someone we can trust to look after things for us..

(Fieldwork interviewee: Sarah Lloyd – Birmingham)

When my aunt passed away I arranged for my cousin to look after my share...it was quite common to arrange for a relative to be your eyes and ears for those of us living in places like the England, Canada and America...

(Fieldwork interview: Mary Barclay – London)

The possession of family land also provided a focus for the investment in a second home for some of my first generation interviewees. There was clear evidence that UK housing wealth, savings and lump sum redundancy payments in later life were key financial resources used towards housing investments in the Caribbean:

I spend some money to build a house back home..I'd like to move back for good, but at the moment I will spend a few months in the winter there...

(Fieldwork interview: Derrick Byron - London)

When I built my home in Grenada after my wife died, I used a bit of money from this house and little money I got after I took early retirement, I thought why shouldn't I enjoy the rest of my life now that I get a chance to...

(Fieldwork interview: Derrick Byron – London)

My findings suggest that interviewees who had no definitive plans for a permanent return or in establishing multiple residence in the Caribbean found it problematic deciding what to do with inheritance of family land:

The little land I get after my Ma died is split up between me, my sister in Jamaica and my brother in Canada..it hard to do much with it because we all need to agree on these things..I wanted to build a place on it but they tell me that I can't, they want to use it to do other things, in the end I get so fed up I gave in to them..

(Fieldwork interview: Sarah Lloyd - Birmingham)

After I get the piece of land I planned to go back home (Jamaica) and build something on it..it all go wrong after I fall out with my brother..I give up on the idea of going back now so it (the land) just stay there...

(Fieldwork interview: Sonny Browne – Birmingham)

The last comment from Sonny Browne suggests that even where the possession of family land formed an integral part of a possible return, tensions within family relationships in the Caribbean proved a disincentive to invest UK housing wealth into family land. The following comment was typical of some of the views expressed:

I originally decided to put some money into building a home in Grenada on the land that I inherited with my siblings..I was serious about going back and at the time it made perfect sense...in the end all of the constant bickering about who owned what became a problem...in the end I decided to abandon my plans and looked to buy land somewhere else in the Caribbean...

(Fieldwork interview: Mary Barclay – London)

First generation interviewees were asked whether other members of their immediate family were involved in discussions on any matters relating to family land once it had come into their possession. My findings suggested, where these discussions did take place, they often involved their spouse usually at the time the inheritance took place:

When I heard that I was getting a share of the land that belonged to my mother, the first person that I spoke to was my wife...there was a lot of things to sort out and I needed advice from someone I could trust but wasn't involved in the family politics...because I live in Birmingham I needed to decide who would look after my share we both decided that it would be best if it was my cousin who still lives back home..

(Fieldwork interview: Herbert Alexander – Birmingham)

I always discuss these things with my wife..we needed to sort things out because our daughter lived with my mum before she died..we felt that it was best for her to live in the old house...

(Fieldwork interview: Ben Bradley – Birmingham)

However over time, discussions about family land tended to occur on specific occasions such as family reunion in the Caribbean, the death of another family member who also had a share or if first generation interviewees were formulating return migration plans where the land in question would be the focus of investment of UK housing wealth or savings. The following comment was typical of the views expressed:

I didn't talk much about it (family land) to my daughter in the beginning...it only when I start spending time back there to meet family that I talk about it a bit... I guess there were times when it was just sat there...

(Fieldwork interview: Sarah Lloyd – Birmingham)

There was some evidence that family land was forgotten about within families networks based in the UK if none of the circumstances described above applied or if it was not perceived to be realisable economic asset:

I have the little piece of land now for over thirty years and I haven't done much with it...I can't afford to go back and I give up on the chance to build a place on it...its not really much use to me now apart from the headache it give me..I don't talk to the kids that it there..

(Fieldwork interview: Sonny Browne – Birmingham)

I don't think I've talked to my daughter about the land that I got from my aunt after she died...I guess the reason for that is that I've had a run of bad luck ever since I've had it..there's been lots of disagreement about what we should do with it..I suppose at some point I will need to tell her (daughter)...

(Fieldwork interview: Mary Barclay – London)

Problems with integrating family land into inheritance plans

There were real dilemmas for some first generation interviewees over how best to integrate family land into housing assets held in the UK. There were a number of specific concerns expressed that these inheritances may attract the attention of UK tax authorities or might affect state benefits claims:

I don't want the people (UK officials) here knowing my business, what I have overseas is nothing to do with them..why should I have to tell them that I have a little land back home (Jamaica)...its not worth anything to anyone...if you get a little money from the state they think they own everything you got...

(Fieldwork interview: Sonny Browne – Birmingham)

The people (UK officials) always want to know more about your personal business..the more you tell them the more they want to know, that's why a lot of us don't bother to do things properly through a lawyer..

(Fieldwork interview: Ben Bradley – Birmingham)

The last comment by Ben Bradley hints at some of the legal concerns some first generation interviewees faced when dealing with family land that had been inherited. My findings suggest there were a number of legal issues that made it difficult for first generation interviewees to integrate family land in the 'normal run' of inheritance planning in the UK. These ranged from a lack of paperwork setting out clear legal ownership, unclear legal processes for dealing with disputes in the Caribbean and concerns that legal advice would be expensive if action was pursued in the UK. These issues all created further uncertainties and undermined interviewees' abilities to take decisive action on these inheritances in the same way that they might UK housing assets:

It was a real mess in the end, we couldn't agree on anything ... I thought is it worth it...if you try to get a lawyer in the Caribbean to sort things out its going to be complicated being hundreds of miles away in London...if you try to get a lawyer in London its likely to cost an arm and a leg..in any

case the law is different over here (London) and you're never sure if your lawyer knows his stuff about land law in Grenada...

(Fieldwork interview: Mary Barclay – London)

We had a few problems when we received a letter from a developer who wanted to put an offer for our family land in Dominica...at one point I went to see a solicitor in Birmingham..I don't think she had a clue about these things, they know a lot about English law but not what happens in the Caribbean..a cousin did recommend a solicitor in Dominica but in the end I didn't have to go through with it because the family decided not to sell in the end...

(Fieldwork interview: Herbert Alexander – Birmingham)

First generation interviewees tended to approach inheritance planning of family land in the Caribbean and housing assets held in the UK separately. It was generally felt that this approach would make this task less complicated:

My husband and I have sat down before to talk about the best way to decide how we should leave the old house back home and this one here (Birmingham) when we are both gone.... I can tell you now that its not easy (laugh)...if I had to be honest with you we've avoided making a decision..sometimes we think it's easier to deal with each one separately but I know that it doesn't help matters..

(Fieldwork interview: Mary Dickens – Birmingham)

Its not easy deciding what to do with the little land I have back home...I don't want to go to law because I know they will want to complicate things and ask me what I plan to do with my place here in England and that I should look at the whole thing (family land and UK property) one time...I say to myself there's no need to worry about it, it take care of itself...

(Fieldwork interview: Nemiah Albert – London)

Two of my first generation interviewees had adult children who remained in the Caribbean after migrating to the UK. These adult children were both living on family land. These interviewees commented on some of the dilemmas they faced in balancing the needs of these adult children and the rest of their siblings brought up in the UK. One of the big dilemmas

was deciding ‘who got what’ assets in the event of the death of both parents. There were two basic questions that first generation interviewees had to decide. The first was ‘should the family home be given to adult children already living on them in the Caribbean?’ The second question was ‘if the UK parental home is sold how should this be shared out among surviving children?’ These decisions revolved around the dual goals of how best to ensure fairness all round and how can they secure the financial well being of different family members.

My findings suggest that there were two important principles underpinning the way that first generation interviewees approached these issues. The first was the belief that family land should remain intact at all costs and that all family members should share its benefits in the event of the death of both parents. Secondly these interviewees believed they should take into account the financial resources of potential beneficiaries when deciding on the fate of the parental home in the UK. The financial resources that first generation interviewees felt was the most important was whether adult children had accumulated housing wealth from independent housing careers:

Its been hard deciding what to do with our daughter and our grandchildren in Jamaica..we’ve always sent money to them regularly and we’re proud that they are doing well..she has a good job and her children are doing well in school...they’ve always lived on my mother’s land and we’ve spent a lot of money to improve it..if her father and me are gone I feel that its important that this land is shared among all of our children.. we also feel that she should get more if our house here (Birmingham) is sold..our other children have bought their own houses in Birmingham and have a lot more going for them financially...

(Fieldwork interview: Mary Dickens – Birmingham)

We started to think about these things..we want to make sure that all of our children and grandchildren are provided for..we are lucky that they are doing good, most of them have bought somewhere and are settled in their lives in Birmingham that makes us happy..our eldest daughter in the Caribbean hasn’t had these same opportunities as her brothers and sisters in England...I

want to make sure that any money I leave from my home here in England she get a bit more to compensate...I don't want to break up the land we have back home (Jamaica) it should belong to everyone...

(Fieldwork interview: Ben Bradley – Birmingham)

These comments suggest that inheritance planning is quite complex among first generation interviewees, with different strategies used when deciding the future of family land and property held in the UK. When these issues were explored with other first generation interviewees who did not have adult children living in the Caribbean, there was a strong view that the collective well being of family members was the overriding concern when deciding how different assets were disposed of through the process of inheritance planning. This was often best served by releasing the full economic value of housing assets held in the UK rather than disposing of family land in the Caribbean:

I didn't think twice about selling my East London house to pay for my new home in Dominica no way...it means that I can give money to my sons to help them on their way in life..

(Fieldwork interview: Daniel Charles – London)

If pushed I would be far happier selling my home here (London) if I felt that it was the best way to provide for my kids...I'm lucky because they are all doing well, got good homes and good jobs so there's no need for me to hang on to it for the sake of it...the kids don't want me to sell it because this is where they grew up...even if I wanted to sell the home I built in Grenada after my wife died I don't think that it would make a lot of money and its been in the family for a long time...

(Fieldwork interview: Eddie Byron – London)

Inheritance planning among second generation interviewee

Only three of my second generation interviewees had direct experience of inheritance. Adam Roberts, Eddie Byron and Mary Kent (see Appendix 1 and 2) all inherited a share of cash from a deceased parent. I found that interviewees were generally much more open about specific

plans for their estate in the event of their deaths. Few however had actually prepared a will or expressed any intention to do so in the immediate future. I sensed that this was because these interviewees and their respective partners were only approaching the midway point in their lives and could not foresee circumstances in which their health or financial circumstances would worsen significantly:

Its always something that you think about (making a will) but you never get round to doing it...my partner and me are reasonably young and in good health and we have taken out (life) insurance..so if anything happens it would go to the kids wouldn't it...

(Fieldwork interview: Cathy Myers – Birmingham)

I feel a bit embarrassed because I like to keep on top of my finances..it runs in the family..but making a will is something that I must confess I haven't done anything about yet..I know dad and my brother are into these things..they will throttle me if they found out I hadn't sorted things out (laugh)...having children of your own means that you have to take responsibility..me and my husband are not too old so we feel that there's no rush, we've got secure jobs and no major worries with our health touch wood, but we need to do something as some point...

(Fieldwork interview: Kathleen Davies – Birmingham)

There was an overwhelming feeling that in a 'worse case scenario' interviewee's estate would pass on to immediate family members (i.e. partner, children, siblings) who they would have included in a will if one had been drawn up:

Its always something you think you should do especially if you have a young family..its part of being an adult I suppose..but its not an important thing for us to do right now as we're more concerned about our children's schooling...we haven't really looked into it because our financial circumstances are not that complicated so if the worse happens god forbid, the children will get it anyway and they won't be wanting for anything..

(Fieldwork interview: Dana Martins - Birmingham)

If anything happened to me wouldn't it all go to my husband and kids...

(Fieldwork interview: Mary Kent – Birmingham)

Two of my second generation interviewees among the sample were not home owners. They felt there was less pressure to prepare a will, even if they had dependent children, because of the fact that they did not have independent housing assets of their own to pass on:

I've not got anything worth counting really to pass on to my son, only advice... I feel bad because I would like to leave something to him but I haven't... I suppose that's why I don't see any sense making a will.

(Fieldwork interviewee: Jeffrey Browne - Birmingham)

If I owned my own place I would think about it more..I guess if I were to have kids of my own to worry about it would be more of an issue...

(Fieldwork interview: Charlotte Barclay – London)

Multiple inheritances

There were two examples of multiple inheritances across both groups of interviewees. In one case study (Cheryl Roberts) the inheritance occurred after the death of an elderly relative and a spouse. The second case study (Eddie Byron) occurred after the death of his mother and father in law. In each of these case studies inheritances were integrated into existing financial commitment. Both of these interviewees channelled these newly acquired assets into a range of activities. These included letting these properties through managing agents, investing into existing businesses and into long term investment accounts for younger family members:

When my mother died, I inherited her house and my Granny's old house...I wasn't sure what to do with it so we decided to rent it out through an estate agent..the money that we got was put into the business..it meant that we could expand it and give it a go...my husband left a bit of money when he died suddenly..some of it went to the boys...

(Fieldwork interview: Cheryl Roberts – Birmingham)

My wife inherited her dad's old house..he'd been living there by himself since his wife died..I think that a few relatives have moved in just to look

after the place..its quite a large house..she gets a bit of money coming in, but she's thinking of renting it out...when my mum died she left us some cash...I used some of it to put into my business..

(Fieldwork interview; Eddie Byron – London)

Intergenerational transmissions of wealth

The second part of this chapter looks at interviewees' experiences of intergenerational transmission of wealth. I found much evidence of intergenerational exchanges taking place during the lifetime of the giver among families. These took the form of loans or gifts. My findings suggest that all concerned often blurred the boundaries between the two. These intergenerational exchanges were initially packaged as loans but were in effect treated as gifts. The following comments were typical of the relaxed arrangements among some of the interviewees:

My parents had always been really good at offering money to help us out, but I wanted to do things my way..we eventually found a really nice flat in just the right area for us..the only problem was that it was just out of our price range...I spoke to dad about it and he told me not to worry about paying it back and asked how much we wanted...we've never looked back since..

(Fieldwork interview: Cathy Myers - Birmingham)

When my husband was alive we helped our son to get his first flat...he (husband) thought it would be a good idea because he's always had an eye for an investment..it wasn't that much looking back but it made a big difference for our son...Adam (son) did pay some of this back but we (interviewee and husband) felt it wasn't fair it was a big enough struggle keeping up with his mortgage and we didn't want to add pressure on him..

(Fieldwork interview: Cheryl Roberts – Birmingham)

Intergenerational exchanges that were reported were primarily aimed at helping younger family members at the start of their home ownership careers:

My mum and dad gave us a loan, which helped, at least it showed the bank that we could get a deposit together, I'm not sure what we would have done without their help...

(Fieldwork interview: Francis Gunford – London)

We had been trying to get something through shared ownership for some time, its been a dream that we hope to achieve...when my dad said that he was selling up and going back home (to the Caribbean) with my stepmother he said that he wanted to make sure that we got a little something after he sold it...

(Fieldwork interview: John Charles – London)

Housing wealth and remittance exchange

My findings suggest that intergenerational exchanges were also taking place within a transnational context among some first generation interviewees. There were several examples of loans and gifts being made by first generation interviewees to younger family members in the Caribbean. Many of these interviewees engaging in this type of intergenerational exchange made clear links between their ability to make such payments and the financial security afforded them by their home ownership status:

Yes man I used to send a little money to my Ma when she alive, real regular...I wanted her to know that I doing alright in England, I have my place and I settle down...when she dead I still send money over to my nephew and niece them at school and need the little money to help with their school books and things..

(Fieldwork interview: Sarah Lloyd – Birmingham)

We've been sending money to our daughter in Jamaica for some time..she didn't come over with us when we left but has been brought up by my mother...its been a lot easier to send money over because we feel financially secure now that we've paid for our house and have a bit of money saved up...

(Fieldwork interview: Ben Bradley – Birmingham)

There was a degree of confusion among some first generation interviewees whether these intergenerational exchanges, that in some cases had been taking place over a number of decades, were in fact remittances or intergenerational exchanges of wealth:

My husband and I have always sent money back to our daughter back home (Jamaica). She was born there and has lived there with her grandparents...the money was used to buy her clothes and books for schooling... when she got older she wanted a bit more space so we used some money we had to build an extension on the land that belonged to the family...it was easier for us to help her because we had paid off our mortgage and we had some money left over after we sold our home to move here (Birmingham)...now that we have both retired we have put some money aside for our grandchildren, they are doing really well at school ...

(Fieldwork interview: Mary Dickens – Birmingham)

We send the money to our daughter back home (Jamaica) on a regular basis..in some ways its no different to the money I used to send to my mother who looked after her when she was younger...

(Fieldwork interview: Ben Bradley – Birmingham)

I had put a bit of money aside for her (niece) for when I dead, but I thought why not give the child a bit of money now so that she could make something of she self back home (Jamaica)...

(Fieldwork interview: Sarah Lloyd – Birmingham)

Financial dependencies and independencies within families

There was evidence of direct financial support given by adult children to parents in two of my case studies. In one case study this occurred during a period of financial hardship. In the second case study financial support and advice was given by the adult children to help their parents to purchase their council property under the Right to Buy. In both case studies, the adult children had already established home ownership careers with partners since leaving the parental home and were in well paid employment.

Sonny Browne

Sonny is a retired Jamaican man living in Birmingham who bought his home from the council. He purchased his property quite late in his housing career when he would have been in his fifties. The family also took out a loan to make improvements to their property. Although Sonny and his wife were in employment at the time of the purchase, she was made redundant soon afterwards. Their eldest son, who did not take part in this study had already left home and had bought his flat with his partner. Sonny accepted the offer of help from his son to pay for the mortgage and other household bills during their financial crisis:

Yes it was really hard to get by with just my money...my eldest came round to see us and said that he wanted to help..he had a good job and he was doing well...he help us with the mortgage for a bit and the light bills...we don't know what we would do without him..

Alfred Rawlings

Alfred bought his council home in London in 1985. He was encouraged to do so by his adult children who had both bought properties after leaving the parental home. His children agreed to handle all of the administrative contact with the council over the sale and even gave them a loan, which they used to reduce their mortgage cost:

The children were really keen for us to buy this place..they said that it was a good house in a good area and would make a good long-term investment...they dealt with most of the stuff with the council and explained the mortgage payments to us..they even gave us some money towards the mortgage..without their help we would not have been able to make it...we have paid the mortgage off now and the place is worth a lot of money if we decide to sell it...

Cultural economic perspectives to inheritance and inheritance planning

Earlier in this chapter I presented my findings on inheritance planning taking place within families. In Chapter Four, I suggested that the housing wealth literature in the UK has tended to focus on economic consumption of wealth. I argued that this literature tended to ignore

developments within the study of consumption, which were incorporating cultural perspectives to this field. Given the sensitive nature of discussions around inheritance plans I presented interviewees with a number of scenarios in my topic guide (Appendix 9). These scenarios enabled me to explore how interviewees approached inheritance planning as well as the values and meanings interviewees attached to housing assets held in the UK and the Caribbean.

Preserving housing assets within families

The findings I presented earlier hinted at some of the dilemmas faced by first generation interviewees when it came to deciding the future of family land, which was occupied by adult children remaining in the Caribbean. The evidence suggested that there was a strong belief held by these interviewees that family land held in the Caribbean rather than housing assets held in the UK should be preserved as much as possible. This was certainly the view expressed by the majority of first generation interviewees who had inherited family land:

We didn't want to sell the land because it was handed down to us...It was special because we grow up there and in a small way I always wanted to end up there when I get older...I don't feel the same way when it comes to my place here in England..I think its important not to waste what you have built up because you want to pass it down to your children and their children...

(Fieldwork interview: Herbert Alexander – Birmingham)

I felt proud when I heard that I had been left a share of the land that belonged to my mother after she died..the family fought hard to keep it going..there's no way I am going to let it go now...

(Fieldwork interview: Derrick Byron – London)

Property bought in the UK was viewed primarily by interviewees as a financial vehicle that enabled some first generation interviewees to realise return migration goals:

No it wasn't a hard decision to go back home, no way..I always wanted to go back and now that I can I am happy..as for this place, well its served its purpose, if you could tell me fifty years ago that I would have a house in this country and that it would be worth so much that I can use the money to go back home I would have been over the moon...my kids are settled and have their own lives now..when I sell I can make sure they have enough money to help them out..I think they're happy with that..

(Fieldwork interview: Daniel Charles – London)

When I bought my council flat I knew early on that it would be a great opportunity for me to use it as an asset to help me build a property in Grenada..how else was I going to afford it..

(Fieldwork interview: Mary Barclay – London)

Values and meanings attached to inheritance

Both groups of interviewees were asked what they hoped to achieve if they were in a position to bequeath property or money to surviving family members. There were strong similarities expressed across both first and second generation interviewees. These views were embedded within strong belief systems of the giver emphasising hard work, sacrifice, prudent financial management and responsibility. Most interviewees hoped that these values would be transmitted to the recipients. The following comments illustrate the views expressed:

We worked damn hard to get where we are and we're both very proud that we've got here...back home we used to live on the land that had been part of the family for generations, everything we had we worked for as a family and that has stayed with me ever since...having enough money to pass on to your nearest and dearest is important for both of us because when we're both gone they know that it has been earned through hard work and sacrifice..I don't want my kids to squander the money or whatever else we leave behind because its something that I want them to pass on to their kids.... I remember the words of my favourite Billie Holiday song God Bless the Child... (sings)... 'Money you may have lots of friend, Crowding round the door, When you're gone, spending ends, They don't come no more, Rich relations give, Crust of bread and such, You can help yourself, But don't take too much, Mama may have, papa may have, But god bless the child that's got his own, That's got his own' (laughs).

(Fieldwork interview: Daniel Charles – London)

I know I want to leave a little money for the family yes sir..I want to make sure that they want for nothing..I had to make a lot of sacrifices for my family over the years..I want the money to do good...

(Fieldwork interview: Nemiah Albert – London)

If I were to pass everything I've built throughout my life to my children, I want to make sure that they know that behind it there's a lot of solid working class values, you know keeping your finances in order and looking out for the rest of your family that sort of thing...unless you do that its just money..

(Fieldwork interview: Eddie Byron – London)

Inheritances as realisable economic or symbolic assets

Interviewees were asked whether they perceived inheritances of family land and the UK home as a realisable economic asset or a symbolic one. There was a strong distinction made by first generation interviewees between the UK property and land that they may have inherited in the Caribbean. The UK home tended to be embedded within economic rather than emotional ties:

My home here (London) is my castle, its at the financial centre of everything I have achieved throughout my life...the land that I have back home is my soul...

(Fieldwork interview: Daniel Charles – London)

We have been very fortunate to be where we are today..we work hard for the kids and put everything we have into our home..now that we are retired we can reap the benefits of what we have put in...our home has taken care of us because its given us a lot of financial opportunities...the land that I have back home is different, its part of my family history and tradition..

(Fieldwork interview: Herbert Alexander – Birmingham)

Second generation interviewees shared similar sentiments about the economic value of the UK home in ensuring future opportunities and the financial well-being of their families:

I felt really good when we bought our property..we've invested a lot of money in it and its worth quite a bit of money...one day our kids will get the lot and it will hopefully set them up in life...

(Fieldwork interview: Eddie Byron – London)

Mum has always encouraged me to buy my home..she said that it's the best security for the future and she's right..its given us the chance to do a lot of things in life...

(Fieldwork interview: Mary Kent – Birmingham)

In situations where family land was in the possession of families, both first and second generation interviewees tended to view these as symbolic rather than realisable economic assets:

The land that we have is the life blood of our family..we love spending time there and we feel that it is part of our history..no amount of money can buy that...

(Fieldwork interview: Mary Dickens – Birmingham)

Its (family land) been a pain at times ever since my aunt left it for me if I had to be honest...there's been lots of infighting and back stabbing at time which has cost me dear..but its still my home...

(Fieldwork interview: Mary Barclay – London)

I'm proud when I hear my dad talk about land we own back in Grenada..it makes me feel a part of something big and part of my family history...

(Fieldwork interview Eddie Byron - Birmingham)

I love going back home to Jamaica to see my relatives..I try to go back as much as I can..my parents inherited land a while back, they don't talk about it much so I was really excited about seeing it for myself...I must admit it wasn't much to look at but it was still ours and it has been in the family for many generations..I feel proud of that...

(Fieldwork interview John Albert - London)

Analysis of findings

This section reflects on my findings in relation to the literature and my research themes set out in the introduction to this chapter. The housing wealth literature has tended to explore transmissions of wealth within Eurocentric perspectives of kinship and landholding systems. My findings presented in this chapter suggest that far wider perspectives are needed to better

understand the way that African Caribbean families experience inheritance and other forms of intergenerational transmissions of wealth.

Transnational inheritances

Unsurprisingly the greatest experience of inheritance took place among first generation interviewees. One of the most striking features of inheritance within this group was inheritance of family land in the Caribbean (see Table 8.0). Most of these inheritances took place between the late 1960s and 1970s. This period coincided with the death of a generation of elderly family members (i.e. elderly parents, aunts, uncles etc) who remained in the Caribbean. I have used the term ‘transnational inheritance’ to describe this type of overseas inheritance of family land. The experiences of this form of inheritance of land and property overseas within ethnic minority communities is an area that is under researched in the UK inheritance literature. This literature, which I reviewed in Chapters Two and Three, tends to focus on inheritance taking place within the UK. In Chapter Three, I considered the prevalence of family land across the English speaking Caribbean characterised by communal ownership across extended kinship networks. This literature suggested that with historical patterns of post war outward migration from the Caribbean region that this would have had the affect of further fragmenting family land globally (Solien, 1959; Otterbein, 1964; Rubenstein, 1975). My findings confirm this pattern. I found a significant number of first generation interviewees reporting that they had inherited family land since their arrival to the UK.

My findings suggest that the way that these transnational inheritances were being integrated within families was problematic. The Caribbean literature I reviewed in Chapter Three

suggested that decisions about ‘who got what’ and mechanisms for deciding this within extended kinship networks were complex and occasionally fraught with tensions (Besson and Momsen, 1987). My findings confirmed this, however I also identified additional layers of tensions within some of the families who had direct experiences of this type of inheritance. Disputes over the use of land for some first generation interviewees tended to surface when they were undertaking return migration plans on retirement. In most cases the status quo with regards the use and management of the land meant that this responsibility fell either on immediate family members based in the Caribbean or a trusted neighbour/relative. These individuals took on a ‘caretaking role’ in the absence of the UK co-owner. These findings mirror some of the tensions caused by absentee owners within the Caribbean literature on family land (Solien, 1959; Greenfield, 1960; Otterbein, 1964; Mathurin, 1967; Wilson, 1973; Besson and Momsen, 1987).

My findings suggest that, unless they figured in return migration plans, transnational inheritances tended not to be discussed with younger family members in the UK. These inheritances were perceived to be problematic and not necessarily an asset that could be utilised easily. Moreover there were concerns expressed among some of these interviewees that these overseas inheritances might attract the attention of UK government departments and may be liable for taxation or effect state benefit claims.

Intergenerational transmissions of housing wealth

My findings provided important insights to intergenerational exchanges during the lifetime of the giver. The direction of these transmissions of wealth tended to be from parent to adult children to help these younger family members at the start of their home ownership careers.

This finding is consistent with Rowlingson and McKay's (2004) survey on inheritance suggesting that there was a high level of support among ethnic minority groups for intergenerational transfers. The use of intergenerational exchanges from a parent to help adult children gain a foothold onto the housing ladder is one that is reported in the literature (Kempson and Mackinnon, 2004; Rowlingson and McKay, 2004; Bradford and Bingley, 2005).

It is important to note that there were two examples of intergeneration exchanges in the direction of adult children to parents among my case studies. In both cases the parents purchased their property through the Right to Buy. In one of the case studies this intergenerational exchange enabled the parents to access home ownership. In the other case study the adult child gave cash help at a time when his parents were experiencing financial hardship after the loss of employment, which threatened their home ownership status. Much of the literature on the nature of financial relationships within families suggests that it is younger family members that are being supported by the parent or guardians during the transition to adulthood (Mason, 1987; Prudential, 2003; Ward, 2005; Monks, 2004; Haurant, 2004). My findings albeit based on two case studies suggest new perspectives are needed to the financial relationships and dependencies within families.

Intergenerational exchanges or remittance?

There was another dimension to intergeneration exchanges emerging from my findings. There were several instances of exchanges between first generation interviewees and kinship networks in the Caribbean. These financial exchanges enabled younger family members in the Caribbean to establish entrepreneurial activity and support them in meeting a range of

household expenses. This finding is particularly significant as the literature that I reviewed on intergenerational exchanges tends to focus on transmissions of wealth within kinship networks located in the UK (Forrest and Murie, 1995; Finch and Hayes, 1998; Finch and Mason, 2000; Kempson and Mackinnon, 2004; Rowlingson and McKay, 2004) rather than within a transnational context.

My findings suggest that these intergeneration exchanges bare some of the hallmark of remittance (Manners, 1965; Poirine, 1997; Ratha, 2003). The source of remittances within the household budget of sending communities is an area that is not very well understood within the remittance literature (Adams, 2005). My findings suggest that there is scope for convergence of literatures on intergenerational transmission of housing wealth among ethnic minority home owners and remittance.

Cultural economic consumption of housing wealth

In Chapters Two I suggested that new perspectives were needed on the consumption of housing wealth among African Caribbean and other ethnic minority home owners. Moreover I argued that these perspectives could benefit from emerging literature on cultural consumption theory. This enabled me to apply cultural economic perspectives within the analytical framework I developed in Chapter Four. These perspectives have been used in a housing research (Carrier and Heyman, 1997) but not in the UK context. My findings suggest there was a much stronger association among interviewees generally that the UK home was a realisable economic asset that should benefit the economic well-being of family members. First generation interviewees who had inherited family land tended to perceive these as symbolic assets that reinforced their embeddedness within their family histories and cultural

ties in the Caribbean. The possession of family land however took on a deeper economic significance when individuals began to make active plans for a return. This then led to a redirection of UK housing wealth to redevelop land and properties on this site. I develop these perspectives in more depth in Chapter Nine.

The UK home across first and second generation interviewees remained strongly embedded within economic rather than emotional ties. This is consistent with the UK literature on the cultural construction of the home (Crow, 1989; Saunders, 1990; Finch and Hayes, 1994 Finch and Mason, 2000). My findings suggest that there was another dimension to this from the perspective of first generation interviewees. The UK home was associated with economic security that also enhanced social status. Moreover by sustaining what interviewees considered a successful home ownership career, many believed that younger family members particularly through inheritance would feel the financial benefits of this.

There was a greater willingness across first and second generation interviewees to break up the UK home in the event of the death of the owner if it was felt that the proceeds would benefit the collective well being of surviving family members. However my findings suggest that there were some provisos to this. The main one being that potential beneficiaries had already established independent housing careers. In contrast where family land was in the possession of families, there was an overwhelming view that this should remain intact for the benefit of all family members. This finding is consistent with the literature on family land that it should be preserved for the perpetual benefit of all family members (Besson and Momsen, 1987).

Conclusions

The findings presented in this chapter provided important insights to my research themes set out in the introduction to this chapter. This chapter has explored a wide range of financial exchanges taking place within kinship relationships. The role of Caribbean kinship networks, obligations and the system of family land practiced across the Caribbean region were important influences in the way that first generation interviewees approached property inheritance and intergenerational exchanges. Although the UK literature has commented on the inheritance experiences of ethnic minority households, this work has tended to ignore claims that may extend overseas. This finding provides a new research agenda for the UK inheritance literature.

My findings suggests that inheritance planning took place in a very ad hoc way with many not really seeing the need to make formal arrangements for leaving behind some housing assets. Those occurring in the Caribbean dominated the experiences of inheritances among the interviewees. I described these as transnational inheritances of family land. The majority of these inheritances took place over a quarter of a century ago in many cases. These often presented problem for recipients in integrating these with other assets because of the complexity of kinship relations and the symbolism that were attached to these.

Intergenerational exchanges taking place in the UK were often tied to helping younger family members to establish themselves on the housing ladder. However some of the intergenerational exchanges that I uncovered were taking place within a much wider transnational context. This finding suggests that there potential for some convergence between the UK housing inheritance and remittance literatures.

The family home was embedded with strong cultural and symbolic ties that meant that families were keen to preserve these. The UK property was viewed as an important economic resource that provided an important financial resource for family members.

CHAPTER NINE: FUNDING THE ‘MYTH OF RETURN’: HOUSING WEALTH LEAKAGE, RETURN MIGRATION AND TRANSNATIONAL HOUSING MARKETS

Introduction

This chapter builds on some of the findings emerging from Chapter Eight, that transnational perspectives are important in understanding the way that housing wealth is consumed and invested by African Caribbean home owners. A recurring theme of this chapter is housing wealth leakage from the UK housing market through a range of investment opportunities overseas. The return migration literature that I reviewed in Chapter Three has tended to restrict its focus to the role of transnational kinship and social networks in enabling African Caribbean migrants to realise different return migration strategies. Byron (1994) suggested that Caribbean elders who are home owners were more likely to be actively engaged in such activities. She also hinted that housing wealth accumulated in the UK home ownership career provided the main financial resource for this group of returnees. There are other examples in the literature where empirical links have been made between investment strategies in the housing market and return migration strategies among Indian and Pakistani households (Dahya, 1974; Anwar, 1979). This literature provided the basis for me to develop a single asset network framework in Chapter Four that incorporated housing wealth, informal financial practices, kinship and social networks. This analytical framework was used to explore return migration strategies. The findings presented in this chapter enable me to explore the following research themes:

Theme one: To explore the way that housing wealth and other assets influence home ownership careers and return migration among African Caribbean families.

Theme three: To survey transmissions and investment of housing wealth overseas through return migration and kinship networks.

Theme five: To reflect how these perspectives gained can contribute to the wider body of housing wealth literature.

The chapter is organised in four parts. The first part develops the notion of housing wealth leakage. It reveals how UK housing wealth forms an integral part of return migration plans particularly among first generation interviewees. These plans were expressed either as a permanent return or multiple residence. My findings reveal many examples of first generation interviewees investing in housing markets in the Caribbean. Depending on the type of return, disinvestment in the UK housing market through the sale of the home was a realistic option.

The second part of the chapter presents my findings on other forms of housing wealth leakage taking place among some of my interviewees. These took the form of non-housing investment activities into small businesses that interviewees had already established or were hoping to on their return to the Caribbean to supplement retirement income. There was also limited evidence that financial support was being given to younger family members based in the Caribbean to help them with entrepreneurial activities. The literature I considered in Chapter Four suggested that there are high levels of entrepreneurialism among Caribbean elders returning to the Caribbean and the importance of the remittance economy within migrant communities.

The third part of the chapter presents my findings on the influence of climate change within housing investment decisions of UK housing wealth into regions vulnerable to environmental risk. This was issue that came up in several of my first generation interviewees towards the end of 2004 when two major natural disasters, Hurricane Ivan which widespread damage across the Caribbean and the Asian Tsunami took place (O'Brien, 2006). The fourth part of the chapter analyses the findings in relation to the literature review and research themes. My conclusions reflect on these discussions and how the findings contribute to the wider body of UK housing wealth and return migration literatures.

Housing wealth leakage and funding return migration

There was overwhelming evidence among first generation interviewees who had expressed a desire to return to the Caribbean that equity they had accumulated throughout their home ownership careers provided the main source of funding for this activity. Table 9.0 provides a profile of the case studies referred to in this section.

Table 9.0 Profile of housing investment and return migration plans

| Name | Place of birth | Age | Inherited family land in Caribbean | Made investment in land or property | Type of return* |
|----------------|----------------------|-----|--|--|--------------------|
| Ezra Gunford | Dominica | 70 | Yes | Yes | MR |
| Daniel Charles | Dominica | 73 | Yes | Yes | PR |
| Nemiah Albert | Jamaica | 75 | Yes | Yes | MR |
| Mary Barclay | Grenada | 47 | Yes | Yes** | ND |
| Sonny Browne | Jamaica | 75 | Yes | Yes** | ND |
| Donald Byron | Grenada | 74 | Yes | Yes | MR |
| Mary Dickens | Jamaica | 73 | Yes | Yes | ND |
| Ben Bradley | Jamaica | 72 | Yes | Yes | ND |
| Sarah Lloyd | Jamaica | 77 | Yes | No | ND |

Key: PR: permanent; MR: multiple residence; ND: not decided

*Note: * Type of return* There are three ways that this can take place. *Permanent return* means that the individual intends to return to the Caribbean within the next 6-12 months. *Multiple residence* means that the individual hopes to set up dual residence between the Caribbean and UK. *Not decided* means that the individual has not made a final decision whether they intended to migrate permanent or establish dual residence. ** These interviewees started building second home in the Caribbean but abandoned these after financial problems

Source: Fieldwork 2002-2005

Interviewees made clear connections between their return migration plans, their home ownership status and the wealth they had accumulated throughout their housing careers as the following comments illustrate:

We always talk of going back as soon as we reach here..it was a dream that a lot of us have...for a long time I thought that it would never happen, but now it has become a reality because of my home...I've paid off my mortgage and I can afford to go back in style...

(Fieldwork interview: Ezra Gunford - London)

I'm lucky that I have everything that I want..a lovely family and a home that is mine..I'm ready to go back, I've got the money behind me with plenty left over..I'm just sad that my wife is not here to share this with me...

(Fieldwork interview Derrick Byron - London)

We've been talking about going back to Jamaica ever since my husband retired..the children have all grown up and are doing really well, and they want us to be happy...we are thinking of selling this place which will be hard but the money will go a long way back home...

(Fieldwork interview Mary Dickens - Birmingham)

Housing investment decisions affecting permanent return or multiple residence

The biggest issue facing many first generation interviewees who had expressed a desire to return to the Caribbean was whether this should be a permanent move or if they should establish multiple residence. These decisions influenced the scale of disinvestment in housing assets in the UK and the level of investments in housing markets in the Caribbean. One interviewee, Daniel Charles a retired print worker living in London decided well in advance of his retirement to make a permanent return to the Caribbean. He considered housing disinvestment decisions in the UK housing market relatively straightforward. The proceeds of the sale of his UK home enabled him to build a large property on family land he had inherited from his mother:

I knew from a long time that I would go back home and when I did I wouldn't be coming back...It wasn't a big deal for me to sell my house... this place is worth a lot of money..I was lucky that I bought at the right time..

(Fieldwork interview: Daniel Charles – Birmingham)

There were a number of first generation interviewees (see Table 9.0) who were undecided about the type of return that they would make. Unlike Daniel Charles, their decision on

whether to make a permanent return was complicated by the consequences of ‘burning bridges’. There were several dimensions to this. Some concerns centred on the impact this would have on close kinship networks in the UK and the loss of a UK base should the return prove unsuccessful. The following comment articulates the concerns expressed by a number of first generation interviewees:

The thing I worry about most is if we sell our home and go back what will I do if I don't like it and I want to come back? I know my husband doesn't mind but I do a bit..I know that my children will be happy for us to stay with them but I don't want to impose on them..

(Fieldwork interview: Mary Dickens – Birmingham)

There were also concerns that a permanent return might be a high risk at their phase of the life cycle. This meant that it might be difficult to get back onto the UK housing ladder if the return did not work out:

I guess that I've never lost the desire to return back home (Caribbean), the thoughts have never left me even after I was forced to sell the property I built in Barbados when I lost my job here...at the time the biggest issue for me was whether my daughter would want to come with me... in any case if I had sold everything who would I stay with if I changed my mind and wanted to come back...it was a struggle for me to buy my council flat and the way that property prices are going it would have been even more difficult to buy again...

(Fieldwork interview: Mary Barclay – London)

At my age if I were to sell everything here and go back to Jamaica what will I do if it doesn't work out and I want to come back...I don't think I would be able to buy something here even with the money I make from selling my home..

(Fieldwork interview: Sarah Lloyd – Birmingham)

These two interviewees were more detached from kinship networks to enable them to make life changing decisions on their own. Mary Barclay was a lone parent in her early thirties when she bought her council flat in the late 1980s. She had been actively considering a permanent return to the Caribbean for some time. Mary was concerned that the timing of a permanent return would impact adversely on her daughter who was still living in the parental home, and had not as yet established an independent housing career. Moreover Mary went through a period of ill health and job insecurity, which not only made her less confident about her ability to carry out her plans for a permanent return, but also threatened her ability to maintain her mortgage on her council flat:

I had to do everything by myself and I hated it at times...a lot of my friends had partners so at least they were able to share the risks together..my daughter was beginning to establish herself and the last thing that she needed was me taking a big gamble by putting everything into one basket by going back to the Caribbean for good....

(Fieldwork interview: Mary Barclay – London)

The second interviewee, Sarah Lloyd considered herself to be financially secure since the death of her husband and has been living alone for some time. She is close to her daughter who she relies on for support but feels that were she to reconsider her decision to remain in the UK, multiple residence rather than a permanent move would be the safer option for her:

Its hard for me to just up sticks and go back to Jamaica by myself at my age, I'm not a spring chicken..it would be different if my husband was still around, at least we could plan together...I have my daughter here (Birmingham) and I rely on her a lot...if I keep this place at least I have the choice of coming back if it doesn't work out..I love going back home when I can and I like the life I have here as well..

(Fieldwork interview: Sarah Lloyd – Birmingham)

There were a number of first generation interviewees who had already established multiple residence or were seriously thinking of doing so (see Table 9.0). This group had ruled out the possibility of returning to the Caribbean on a permanent basis. This was largely because they had accumulated sufficient housing equity throughout their home ownership careers to have the option of retaining the UK home and have enough financial resources to invest in a second home in the Caribbean. Moreover the strength of kinship networks established in the UK were powerful influences in their decisions to establish multiple residence:

We had extended the property that we have in Dominica a while back..we were lucky because we've paid off our mortgage and this house is worth a bit of money..it means we have more choices to do things that we could only dream about when we first moved to England...yes we thought about going back for good but we have the children and grandchildren here and we'd miss them..we also have lots of close family back home as well so we've got the best of both worlds..

(Fieldwork interview: Ezra Gunford – London)

I have everything I need...I have a house here (London) that I paid for and a little place back home that I can spend time whenever I want..I have my pension and a bit of savings and I have my family around me here and in Jamaica...

(Fieldwork interview: Nemiah Albert – London)

I build a place back home (Grenada) after my wife died...I try and go there as much as I can now that I retire..I did think of going back for good but the kids not keen for me to go..that's o.k. because I like to be near them and the grandkids..I have a lot of family home so I have lots to do when I out there...I could sell this place easily but I don't need to, I have a bit of money and I doing all right...

(Fieldwork interview: Derrick Byron – London)

We've invested quite a bit of money in the house that we own in Jamaica over the years...our eldest daughter lives there with her family..the money we have put into it has benefited everyone...I like staying there but I also

like my home in Birmingham...I thought about selling up but I don't want to...the money we've made from my house means that we can keep the two properties going and live comfortably...

(Fieldwork interview: Ben Bradley – Birmingham)

Investment in housing markets in the Caribbean

Interviewees who were engaging in a range of return migration activities were asked about their housing investment strategies in the Caribbean. In Chapter Eight, I described how a number of first generation interviewees had inherited family land in the Caribbean since their arrival to the UK. I called these transnational inheritances. I found that the possession of family land played an important role within return migration planning and investment strategies among this group. There was no evidence among my entire sample that interviewees were engaging in purely speculative investments into Caribbean housing markets. There was strong evidence that the possession of these types of inheritance played an important role in return migration planning on retirement, particularly in reducing the overall cost of the return:

I inherited land from my mother when she passed away...I think it was in 1973..I didn't do much with it then, I didn't think I could have done it (return migrated) then because I was struggling to make my way in England..when I was coming up for retirement I began to think that I could use some of the money on my house in East London to build a retirement home on the land...it meant that I could save money because I didn't have to go through the hassle of finding land to buy and pay for it...

(Fieldwork interview: Daniel Charles – London)

Yes it make a difference having the piece of land that we all get when my mum died...I would say that it was the deciding factor to use money from this place to build it up....it definitely helped to make it a lot cheaper...

(Fieldwork interview: Derrick Byron – London)

There was one example of a first generation interviewee who had invested money into building an extension to his eldest daughter's home on family land:

Our eldest daughter never came over with us when we left Jamaica...she has always lived with my mother and has stayed on in the old house after she died..the house was in a real state and we felt bad that she was living in conditions a lot worse than the rest of the family here in England..we decided to put some money into it... we re-mortgaged our home here to modernise it a bit..we've extended it so that she and her children have lots more room...

(Fieldwork interview: Mary Dickens – Birmingham)

I found evidence that weakened kinship networks in the Caribbean and the quality of these relationships particularly with relatives who had a share in family land were playing an important role in housing investment decisions. Many interviewees were reliant on family and other social networks in the Caribbean to be their 'eyes and ears' on family land they shared. This land also formed the focus of potential financial investments in realising a return. These issues were more acutely felt when undertaking return migrate planning on a restricted budget:

I get a piece of land in Jamaica a while back..I share it with my brother..we plan to build a little place on it the two of us..we talk about putting our money together..things go wrong at the start..he very unreliable and in the end the whole thing fall through..I still angry about it because I waste a lot of money that I couldn't afford to lose..

(Fieldwork interview: Sonny Browne – Birmingham)

In the past when I was looking to go back the cost was an issue if I had to be honest..a lot of people think that because you planning to go back home you're rolling in it (laugh)..its just not true in every case...look at me, I was a single mum struggling to make ends meet in a reasonable job..yes I inherited a bit of land from an aunt in Grenada and my original plan was to build a modest home on it..things didn't work out because of family disputes over who owned what and I gave up...in the end a friend persuaded me to look at building something in Barbados..I went out there and found something in my price range, but it was still more than what I would have spent if I was able to build on the family land in Grenada...

(Fieldwork interviewee: Mary Barclay – London)

Concerns about the rising cost associated with developing family land, building material, the hiring of builders, solicitors and other professionals featured strongly among first generation interviewees. Several complained that since agreeing some of these costs at the start of the project, they escalated over a relatively short period of time:

I hired this guy who was recommended to me by a friend who went back a few years ago..I went out there to meet him and we talked about what I wanted and the sort of building materials I wanted him to use, you know the usual thing...in the end he gave me a quote, I looked at it and thought oh that's fine and said yes go ahead with it...a few months later after I got back to London I received a call from the fella, he said that he would have to adjust his quote, I said what do you mean we agreed earlier, he said that the cost of building material had gone up and that he had no choice but to put up the quote...he said that he had said the same to a lot of people like me..I asked him what the problem was, he said that there's a lot of people moving back to Dominica from England and places like Canada...what can I do I didn't feel I had any choice...

(Fieldwork interview: Daniel Charles – London)

We had no idea how much it would cost us to build a second home in Dominica..you get a rough idea from people you know who gone through it before but every case is different...we were surprised how much some of the building costs went up even after we agree the amount..it was very frustrating..its a lot worse now because more people like us are building second homes in the Caribbean..all this does is push up the cost of things for everyone.

(Fieldwork interview: Ezra Gunford – London)

These comments, which were typical of many of the views expressed by first generation interviewees, hinted at some of the adverse affects of increased housing investment activities among returnees.

Housing wealth and other forms of overseas investment

The second part of the chapter develops the theme of housing wealth leakage by focusing on other types of investment flows that were primarily linked to non-housing investments in the Caribbean. These occurred when returnees invested in small business opportunities usually to supplement retirement income. I also found some evidence of intergenerational exchanges with younger family members in the Caribbean to help with emergency cash flows and in establishing entrepreneurial activities. Table 9.1 provides a profile of the case studies referred to in this section.

Table 9.1 Profile of interviews who have made non-housing investment in the Caribbean

| Name | Place of birth | Age | Type of investment |
|----------------|----------------------|-----|--|
| Daniel Charles | Dominica | 73 | Small business – wine bar or cafe |
| Donald Byron | Dominica | 74 | Small business – barber shop, mini cab service |
| Nemiah Albert | Jamaica | 73 | Small business – wine bar |
| Sarah Lloyd | Grenada | 77 | Gift to niece to set up dress making business |
| Ben Bradley | Jamaica | 72 | Gift to granddaughter for schooling, cash to meet household expenses |
| Eddie Byron | London | 46 | Small business – extending UK shop fitting |

Source: Fieldwork 2002-2005

I uncovered evidence of UK housing assets and life savings being used to fund a range of entrepreneurial activities among some of my first generation interviewees. These interviewees hoped that the small businesses they were establishing would take advantage of the boom in the tourist industry. The following case studies illustrate some of these experiences.

Daniel Charles

Daniel planned to make a permanent return to Dominica having steadily accumulated equity in his UK home for nearly 20 years. He considers himself a risk taker and is excited about the idea of investing some of his housing wealth in establishing his own business in the Caribbean:

I like the idea of money working for me. I use some of the money from this place to build a house, a bit of the money I used to set up a small bar nothing big just for the tourist....a few of us will help to run things. It will be like a little England in Dominica...I always wanted to have my own business and this gives me a chance to do that when I retire out there..

Daniel also intends to tap into kinship and social network in Dominica to help him in developing some of his many business ideas:

I still have a few cousins back home who are in with me to set things up...a few of them like me are returnees who have made a bit of money in England by selling their homes and using the money to start their little business...we plan to work together and build something that we can be proud of...

Donald Byron

Since building a second home in Grenada in preparation for his retirement, Donald enjoys spending extended spells on the island with close family members and friends. He has already invested some of the money left over into a mini cab business, which is doing well. He got the idea from a friend. The success of his first business venture has given him the confidence to explore other small business activities:

I already put up some money to open up a barber shop, you know a really upmarket one. My young nephew runs it for me...Grenada has changed a lot over the years there lots of money going into the island lots of rich Americans and people like me who live in England and want to go back..if I sell this place I will use the money to make it (barber shop) bigger...

Donald has never owned his own business before and has always worked for other people. He had been employed as a transport worker in London for most of his working life. He attributes this new found confidence 'to go it alone' in the financial security that he has gained having paid off his mortgage, cashed in on a lump sum payment when he took early retirement and the money left to him after the death of his wife:

I'm lucky to be where I am today...when I came to this country I had very little apart from the few belongings I bought with me...we've made some real sacrifices buying our first home which was the thing that made all the difference...we've worked hard and have been blessed now that everything has been paid for...the financial security we have has given me the chance to achieve my dream of going back home (Grenada) a success...I can start my own business even at this late stage in life with the help of family and friends back home...

Nemiah Albert

Nemiah has often talked about plans to return to the Caribbean. He likes to spend time in Jamaica where he inherited a share of family land from his mother. He has noticed a boom in the tourist industry in recent years and is keen to tap into this. Nemiah has talked openly with cousins who have returned to the island to set up a bar. He feels that he is in a position to finance it as he has enough savings and has paid off his mortgage. He is undecided whether he will return to the Caribbean for good, but is keen to explore the possibility of investing in a new business venture albeit on a small scale:

Jamaica is a great place for tourists and that's one of the reasons when I go back I will open up a bar ...

Much of the evidence I found of investment in non-housing activity in the Caribbean took place was among my sample of first generation. However there were similar investments being made by one of my second generation interviewees.

Eddie Byron

Eddie describes himself as a self-starter who is proud of his achievements in setting up his own business in London, which is doing well. He is in his late forties. Eddie lives with his wife and 2 children. His work takes him to different parts of the world including Europe, the Far East and more recently the Caribbean. He has recently been looking at ways to invest some of the money he inherited from his mother overseas. He has expressed an interest in setting up a shop fitting business targeting returnees. His father Donald Byron who has successfully established a mini cab service in Grenada has influenced him:

I had this idea that I could expand my shop fitting business in Grenada..I can use some of the money I've been sitting on that I got when Mum died..I go out there quite a bit ... there's a lot of money to be made from returnees looking at starting up their own business..my dad's mini cab business is doing well and he's given me lots of tips about opportunities on the island...

Investing in kinship networks in the Caribbean

There was some limited evidence among second generation interviewees who were making financial investments in kinship networks in the Caribbean across a range of activities. These included helping younger family members establish a small business, meeting household expenses, and sharing the cost of school fees and computers. In Chapter Eight I described the way that intergeneration transmissions of housing wealth was taking place within kinship networks located in the Caribbean. The following case studies provide insights to the range of investments taking place.

Sarah Lloyd

Sarah received a plea from her niece in Jamaica for money so that she could expand her dress making activities into a small business. Her niece had asked for help before, but Sarah

declined. However on a recent visit to the Caribbean her niece convinced her that she had thought through how she could develop her business ideas with her aunt's help:

When I go back home a year ago my niece ask me if I could lend her a bit of money so that she could start up she business....she always been good at designing clothes and she wanted to make a go of it...I wasn't sure at first because she had lots of ideas and no real plans but she young and ambitious and got a good head about her so I thought why not give her a chance... I had put a bit of money aside for her for when I dead but I thought why not give the child a bit of money now so that she could make something of she self..

Sarah felt that the financial security that she has gained having paid off her mortgage on her UK home has given her greater confidence in helping family members in the Caribbean in need:

A lot of them back home are struggling to make ends meet...I was young once and I know what its like not to have two pennies to rub together...I been given a chance to do good so why not...

Ben Bradley

Ben's eldest daughter was born in Jamaica and joined him and his wife when they migrated to the UK. She stayed for a short period before returning to the Caribbean where she remains. She now has a family of her own and lives in the house that her parents have redeveloped over the years on family land. Ben and his wife have regularly sent money to their daughter and grandchildren. These have increased over time as their financial situation has improved. Ben feels that it is important that his family in the Caribbean have opportunities for a good education and want for nothing financially:

We think its important that all our children have the best education...our grandchildren in Jamaica have very good schooling because we were able to pay for extra lessons..we bought them books and computers so that they could do well at school..we're proud that God has given us the chance to help them..we have a lot of money tied up in this house, which has meant that money to do these things is not a problem...

Mary Dickens

Mary's eldest daughter remained in the Caribbean when she and her husband left to start a new life in the UK. Mary feels that the rest of her children have benefited from the success they have made in their housing and professional careers. She and her husband have tried to 'compensate' for this by sending regular remittances to their daughter and grandchildren. They had built an extension to the old family house that their daughter lives in. As their financial situation has improved over the years, Mary and her husband have sent larger amounts of money to their grandchildren to help them with purchase school equipment and to start up savings accounts:

We've felt that we needed to compensate for the fact that our daughter and grandchildren have not had the sort of opportunities as the rest of the family in Birmingham...now that we don't have a mortgage to pay we can be more generous and give our grandchildren more things...

Housing wealth, environmental risk and planning the return

The timing of some of the fieldwork interviews coincided with Hurricane Ivan, which swept across parts of the Caribbean in September 2004. This was followed shortly by the Asian Tsunami that devastated large swathes of the Indian Ocean coastline on Boxing Day that same year. These events had extensive media coverage in the international media (O'Brien, 2006). Several interviewees commented that these natural disasters and wider concerns over climate change were increasingly feeding into migration plans and housing investment decisions in the Caribbean:

I feel very sorry for the returnees, those people who have retired and sold or used proceeds from their property to build homes for their retirement because the damage has been so extensive...to find the money to repair will be huge source of problems for those who had total devastation or no hope of rebuilding.. its very likely that they might have to return to the UK...

(Fieldwork interview Mary Barclay - London)

Since I heard the news we have been busy trying to organise money raising events to send back home, we've been collecting all sorts of things, batteries, torches, radios to ship back in containers...the thought of seeing your lifetime efforts blown away like that send me cold... A lot of people I know who went back didn't even have building insurance so they're starting from scratch...we experienced the same thing in Dominica in the 79 when we were hit by Hurricane David...

(Fieldwork interview Ezra Gunford - London)

Yes it's a real tragedy, I know a lot of people out there who've been hit hard..it made me think about my own plans to go back to Dominica..I decided long ago that I'd build a generator and install a water storage tank just in case...you never know...

(Fieldwork interview Daniel Charles - London)

Analysis of findings

This section reflects on my findings in relation to the literature and my research themes set out in the introduction to this chapter. My findings provided important insights to the way that housing wealth and other asset networks influence return migration planning, housing investment and disinvestment strategies in different housing markets. The findings also provide new perspectives to the way that UK housing wealth is transmitted and invested in the Caribbean into different types of non-housing investments. These activities ranged from establishing small business activities for returnees in their retirement through to providing financial support to kinship networks based in the Caribbean.

Housing wealth as the key financial asset in funding return migration strategies

A number of first generation interviewees expressed plans to return migrate to the Caribbean. There were no second generation interviewees who expressed similar intentions. These plans were at various stages of execution ranging from individuals who had already established multiple residence, to a permanent return (see Table 9.0). My findings suggest that these

decisions have a direct impact on the scale of disinvestment in the UK housing market. The strength of kinship and financial asset networks in the UK and Caribbean were important influencing factors in this process. The decision to sell the UK home created anxieties within family relationships in the UK for some interviewees. One of the main anxieties facing interviewees was the potential fallout if the return proved ‘unsuccessful’. Would they be able to re-join the housing ladder having ‘burned bridges’? Who would accommodate them if they needed to somewhere to stay?

Although my study did not explore the precise financial mechanism through which interviewees were able to release equity in their UK home in order fund investment in housing markets in the Caribbean, my findings do nonetheless confirm that housing wealth provided the critical financial resource enabling many of these interviewees to activate return migration strategies. Several landmark studies conducted in the 1970s on return migration among Indian and Pakistani households I reviewed in Chapter Two, although making no direct references to housing wealth, acknowledge the importance of the UK housing market in realising the return to the country of origin (Dahya, 1974; Anwar, 1979). These conclusions were mirrored by Caribbean migration authors in the 1990s who found that return migration was more likely to take place among home owners (Thomas-Hope, 1992; Byron 1994). My findings not only confirm this link between return migration plan and the housing market, but also go further by making explicit connections with housing wealth.

The role of family land in facilitating the return

My findings also provide important insights to the role of inheritance of family land in the planning of the return and investment decisions on UK housing wealth. In Chapter Eight my

findings illustrated the wide range of experiences of what I termed transnational inheritance of family land among first generation interviewees. My findings in this chapter develop this theme by exploring how the possession of family land influences return migration planning and investment strategies among interviewees. My results suggest that there is a close link between the two. First generation interviewees were more likely to focus return migration planning around family land available to them often through the process of inheritance. Byron (1994) suggested that the possession of family land enabled returnees to reduce the overall cost of returning as it meant that they did not have to pay for land to construct a home in preparation for the return. My findings confirm this but go further by suggesting that the possession of family home and the purchase of land in the Caribbean as a prerequisite for a return have created new housing markets.

Housing wealth leakage and transnational housing markets

The findings revealed different types of housing wealth leakage taking place. I have developed this notion of wealth leakage based on the work of Kemeny and Thomas (1984) who revealed the scale of 'capital leakage' of housing wealth into non-housing spending. This notion of housing wealth leakage into different forms of consumer spending has been well established since within the UK literature (Smith, 2005a). Rather than focusing on the use of housing wealth into non-housing consumer spending I have used the term to describe the spatial flow of UK housing wealth into housing markets and other forms of investments overseas. These investments incorporate a wide range of activities undertaken by African Caribbean migrant families through the process of return migration and supporting kinship networks in the Caribbean.

The evidence I presented earlier reveal that housing markets in the Caribbean provided important investment opportunities for many first generation interviewees embarking on return migration. These investments tended to be into family land that had been inherited since their arrival to the UK. The flow of capital and people in this way has created what I have termed transnational housing markets. My conceptualisation of this phenomenon is built around the literature that I reviewed in Chapter Three on the growth of the second home market. There is very little reference to the experiences of ethnic minority home owners within this market. My findings suggest that the scale of these housing investment activities among those engaging in return migration activity may be significant and warrant further empirical investigation.

Evidence drawn from the Survey of English Houses suggests that 18 per cent of second homes are located in non-European destinations (ODPM, 2005b). My findings suggest that not only are first generation interviewees investing in second homes in Caribbean housing markets, but also that return migration underpinned this activity. I did not find evidence that investments in housing markets in the Caribbean among interviewees were motivated purely by the opportunities to make profits. Moreover none of my interviewees were investing in second homes in the UK or Europe housing markets.

There are a number of implications flowing from these findings. The experiences of interviewees investing UK housing wealth in family land or had bought land in the Caribbean in order to develop housing for the purpose of return migration, suggested that these activities were becoming increasingly more expensive due to rising building construction and other associated costs. This findings mirror Byron's (1994) account of returnees on the island of

Nevis and literature on the impact of second homes in housing markets in the UK and across mainland Europe (CML, 2001; Centre for Future Studies, 2004; ODPM, 2005b). My findings revealing the investment of UK housing wealth into housing markets in the Caribbean through the process of return migration led me to conceptualise this phenomenon as ‘transnational housing markets’. These are particular forms of housing markets created through the process of return migration and the investment in land and property to meet the housing needs of returnees.

The conceptual underpinnings I have used to describe these flows of return migrants and capital is based on two developments in the literature. The first of these is the notion of transnational social space (Basch *et al*, 1994; Portes, 1996; Portes *et al*, 1999; Pries, 1999). The study of transnationalism covers a wide range of phenomena (Basch *et al*, 1994; Portes *et al*, 1999; Goulbourne and Chamberlain, 2001; Ramji, 2006). This literature posits the notion that transnational migration processes have taken on a new quality. Pries (1999) argues that this convergence of geographical and social space is driven not only by global migration trends, but by a number of factors that incorporate political change, transnational corporations, information technology, worldwide consumption of cultural activities creating new global markets, and international tourism. These all contribute to networks of globalised transactions of data, goods and human resources. Global migration form an extensive and enduring new social linkages that forces a rethink of our understanding of the relationship between geographic space and social space (Pries, 1999).

There are a number of different perspectives to transnational social space, which provide opportunities for me to develop the notion of transnational housing markets. Basch *et al*, (1999) focus on social, economic and political networks that migrant communities interact

and are embedded in. I have developed this notion of networks by building on return migration trends and by combining this with the need for migrants to access housing on the point of return. My findings in Chapter Seven suggest that there is a range of asset networks (i.e. social, kinship and financial) that all play an important role in facilitating the return. Housing wealth accumulated through the UK home ownership has created powerful financial leverage into housing markets in the Caribbean for many of my interviewees.

My findings suggest that the flow of capital into housing markets in the Caribbean has created hotspots in areas where return migration activities are greatest. Whilst it is beyond the scope of this study to quantify the extent of this or to explore whether there were other factors that may influence this, there is literature suggesting that this phenomenon is not unusual. The literature on second homes suggests that property price inflation often takes place in housing market in the UK and mainland Europe where this type of housing investments are greatest (CML, 2001; Centre for Futures Study, 2004).

The second development in the literature that has influenced my conceptualisation of transnational housing markets is within the housing market literature itself. Although my notion of transnational housing markets is relatively new within the literature, there have been important developments within the understanding of housing markets that this feeds into. The study of housing markets has tended to be dominated by economic perspectives particularly in the way that they perform, how investment decisions takes place and their wider implications to the economy (Barker, 2004). There have been developments in this literature that incorporate micro perspectives from non-economic disciplines in gaining fresh understanding of the workings of housing markets (Smith, 2005b; Smith *et al*, 2006). My conceptualisation

of transnational housing markets and the role of migration provides further opportunities to build on this literature.

Housing wealth leakage and investment in small business activities

The second form of housing wealth leakage that I discovered was the way that UK housing assets were invested by first and some second generation interviewees into entrepreneurial activities in the Caribbean. Some of these activities were directly linked to establishing small businesses to provide financial support on the return, whilst others were investments in kinship and social networks in the Caribbean. The role of informal financial assets, kinship and social networks are often referred to in the UK literature on ethnic minority small businesses (Jones *et al*, 1992, 1994; Ram and Deakins, 1994; Barrett, 1999; Ram *et al*, 2004). This literature provides a very mixed picture on the success of small business activity among African Caribbean groups (Reeves and Ward, 1984; Ram and Deakins, 1994). There are however examples within the Caribbean migration literature suggesting a healthy level of entrepreneurialism among returning Caribbean elders (Byron, 1994, 1999; Byron and Condon, 1996). Literature drawn from the Caribbean small business experiences suggests that many of the barriers faced by African Caribbean businesses may not apply in Caribbean markets (Barrett, 1999; Ashley *et al*, 2006). Moreover this literature suggests that they can have a competitive edge if the issue of finance can be addressed given their knowledge of local markets and social networks. My findings provide insights to the way that financial networks combine with kinship and social networks in supporting small business activities in the Caribbean.

Managing environmental risk within return migration housing investment decisions

A finding that emerged in some of the life history accounts was the way that environmental risk influenced financial investment decisions of returning migrants. There is growing interest in the links between global capitalism and environmental risk (Beck, 1992, 1995; Giddens, 1992). The way that these risks feed into housing investment decisions into regions that are vulnerable to climate change is not very well understood in the literature. There is however emerging evidence in the second home literature that investor concerns over climate change are increasingly influencing investment decisions both in the UK and European housing markets (Council of Mortgage Lenders, 2001; Centre for Future Studies, 2004). Even on the evidence of a limited number of case studies, my findings suggest that this whole area offers new research agendas for return migration and housing wealth scholars.

Conclusions

My findings presented in this chapter provide important insights to my research themes set out in the introduction to this chapter. The chapter has explored the way that housing wealth cascades out of the UK housing market and feeds into the migration plans of interviewees. I referred to this as housing wealth leakage. By restricting my focus on financial, social and kinship networks I combined into single asset network framework in Chapter Four I was able to explore how that these assets and resources influence the investment of UK housing wealth into housing markets, small business activity and kinship networks embedded across the Caribbean.

There is very little understanding within the housing literature of the way that housing wealth leakage takes place as I have conceptualised this from the UK housing market. Moreover the

creation of transnational housing markets offers important scope for empirical work in deepening these perspectives. My findings suggest that this presents an important new research agenda for the future.

CHAPTER TEN: CONCLUSIONS

Introduction

This closing chapter pulls together the various strands to this study. The housing wealth experiences of ethnic minority home owners are relatively unexplored within the UK literature. This has created a number of constraints and opportunities in the way that I have approached this study. I have drawn on a range of literature from Caribbean migration and social anthropology in gaining fresh perspectives to this study of housing wealth. I argued from the outset that the UK housing literature has often considered the housing experiences of African Caribbean communities within a Eurocentric framework that understates the role of family land, kinship, social and informal financial networks. Moreover I argued that the relationship between these networks provide an important set of resources that enabled newly arrived African Caribbean migrants to penetrate the UK home ownership market. These networks also play a role in facilitating return migration. I developed this argument in Chapter Two by suggesting that new perspectives are needed in understanding the experiences of a cohort of home owners that have been neglected in the housing wealth literature. There are several points of departure to this literature I have made in pursuing my research themes. There are very few examples in the housing wealth literature, which have incorporated two generations of the same family. I have also made methodological contributions to this body of work by using life history methods in undertaking this study. The theoretical perspectives that I have developed and the connections made between literatures also form important contributions to the housing wealth literature.

There are two theoretical perspectives that underpin this study. In Chapter Four I proposed a single asset network in which to interpret home ownership careers and return migration planning. This framework combined housing wealth with informal financial, social and kinship networks within a single resource framework that might be available to families. The second theoretical perspective that I developed provided me with cultural economic perspectives to the study of inheritance. I used this approach to explore the values and meanings interviewees attached to inheritance of family land in the Caribbean and how these are integrated within inheritance planning. The housing wealth literature tends to restrict its focus on economic perspectives to consumption issues. I was keen to make use of emerging literature within cultural consumption theory in this study by using a commodity specific analysis framework.

An original methodological contribution that this study makes is in my use of life history methods in conducting the fieldwork. This research method has rarely been used within the study of housing wealth. Life history methods have featured elsewhere within the housing literature particularly in the study of housing careers. I reviewed this literature in Chapter Five. The historical perspectives that this approach has given me have also provided important insights to the complex interrelationship between asset networks and their use within the families throughout home ownership careers and in facilitating return migration.

The structural changes that have taken place within the post war housing and labour markets in the UK have coincided with mass migration from the Caribbean and other parts of the New Commonwealth. I considered this literature in Chapter Three. Home ownership that had traditionally been viewed as the preserve of the rich in the early part of the twentieth century

was becoming much more socially diverse. The housing literature provides important insights to the experiences of African Caribbean families who entered the home ownership sector. The emergence of housing wealth since the 1970s and subsequent work have provided important insights to the social geography of housing wealth and inheritance. I considered this literature in Chapter Three.

I suggested that the UK literature on inheritance tended to take Eurocentric perspectives on the relationship between kinship and property, which ignored the diverse backgrounds of ethnic minority groups. This enabled me to introduce literature drawn from Caribbean social anthropology in Chapter Three on the system of landholding commonly referred to as family land. There are a number of important features to family land that have implications to the UK housing wealth literature. Family land is communally owned within extended kinship networks and is inherited in the same way. I suggested that the process of post war migration has had the affect of further fragmenting the ownership of this land towards the UK where African Caribbean groups settled in large numbers. There has been little exploration of these developments within the UK housing literature. Many within this wave of post war migration are now in their retirement and are likely to have become beneficiaries of family land throughout the 1970s with the death of a generation of elderly relatives remaining on family land in the Caribbean.

Byron (1994) suggested that the possession of family land was often a trigger for post war Caribbean migrants to explore the possibility of return migration on retirement. Her conclusions led me to another empirical connection that I have made between literatures. The trend in return migration among the Caribbean population in the 1980s and 1990s was a

feature of the literature at the time. Byron (1994) noted that home owners were more likely to be engaging in this activity. Although she did not make direct references to housing wealth, it was clear from her qualitative evidence that housing equity accumulated from UK properties provided an important financial resource for these households. There are other examples in the literature where empirical links have been made between housing investment strategies in the housing market and return migration among New Commonwealth households (Dahya, 1974; Anwar, 1979). I linked these discussions in Chapter Three with developments in the literature on the second homes market. This literature provided evidence that increasing numbers of UK based home owners were investing in second homes overseas. In Chapter Three, I suggested that there is potential to explore connections with this literature and return migration trends. These connections between literatures formed the context to this study. It is useful at this point to return to my research themes and to reflect how the empirical findings contribute to the wider UK housing wealth literature.

Theme one: Housing wealth and the role of assets in influencing housing careers and return migration

The single asset network that I developed in Chapter Four combined with my use of life history methods enabled me to interpret home ownership careers of families as they unfolded. This framework was also informed by literature drawn from residential mobility studies, which provided a further analytical prism to explore the relationships between resources and home ownership careers at household level.

By fragmenting home ownership careers of first and second-generation interviewees into distinct phases in Chapter Seven, I was able to chart the way that interviewees have made use of different assets and networks over time. Informal financial, kinship and social networks featured strongly in the early stages of home ownership careers for both groups of family members. My findings suggest that the literature understates the importance of informal financial networks by post war migrants in enabling them to enter home ownership. These informal financial networks tend to be viewed in the UK literature as isolated cultural practices. My findings suggests that they form an integral financial assets that combine with formal financial assets such as bank or building society savings accounts in the early phases of home ownership careers for many of my first generation interviewees. Informal advice networks were also an important feature in this phase of their housing careers, particularly in finding out about opportunities to access home ownership. I found that interviewees on the whole tended to be more reliant on social networks in their search for properties to buy rather than formal networks (i.e. estate agents, newspapers).

There is a much greater use of formal financial assets (i.e. bank accounts, building society savings) among first generation interviewees in the second phase of their home ownership careers. This middle period of housing careers is important for this group because they are beginning to make progress in reducing mortgage debt and are generally benefiting from rises in property prices taking place. This phase of the housing career also witness new assets coming through in the form of inheritance of family land in the Caribbean with the death of a generation of elderly relatives remaining in the region. My findings suggest that these new assets remain largely untapped until thoughts of a return come to the fore on the onset of retirement planning. The third or latest phase of home ownership careers for first generation interviewees is marked by a disappearance of informal financial networks assets (i.e.

‘partners’, letting rooms to friends/relatives etc) and a greater reliance on formal assets (i.e. housing wealth, lifetime savings, early retirement and redundancy payments). Mortgage debts for most of this group are paid off and substantial housing gains relative to the original purchase prices paid for their properties feature in this phase of housing careers.

My findings suggest that over the course of these latter phases of home ownership careers, kinship and social asset networks used by first generation interviewees in establishing and sustaining home ownership careers have ‘narrowed’ resulting in a much greater reliance on financial networks. Moreover the informal advice networks used in the search for housing at the start of housing careers are replaced by the use of formal networks (i.e. estate agents, local newspapers etc) as housing careers progress. Interviewees expressed renewed confidence in formal institutions due in part to anti discrimination legislation and the fact that these institutions and businesses operating in inner city areas perceived ethnic minority home owners with a track record of managing mortgage accounts a safe investment. My findings suggest that as housing careers developed, first generation interviewees were becoming acutely aware of the financial implications and complexities of property purchase and the need for professional advice to guide them through these decisions.

There was a small group of first generation interviewees whose housing experiences differed significantly to the rest of their peers. These interviewees entered home ownership via the Right to Buy in the mid 1980s. My findings suggest that these interviewees had an absence of many of the key social, kinship and financial networks that enabled the majority of first generation interviewees in the study to sustain their home ownership status. The two interviewees in question entered the sector relatively late in their housing careers and shared similar interruptions to their incomes due to ill health and unemployment. Moreover they

were much less debt averse borrowing heavily on credit cards and against their homes to sustain their home ownership status. This made them much more vulnerable to interest rate rises that occurred at the same time they were beginning to establish home ownership careers.

The tendency for these interviewees to be much more detached from informal financial support from kinship and social networks is important because the rest of their peers were able to make use of these at the same stage in their housing careers. The majority of my first generation interviewees were able to rely on a range of strategies based on these informal networks. These included the letting of spare rooms to relatives and friends, and in the case of one interviewee, joint property purchase at the start of his home ownership careers. These options provided important financial breathing space. The absence of these networks meant that some of my first generation interviewees were unable to pull through periods of financial difficulties unscathed in order that they were able to build up sufficient equity in their properties over a sustained period.

Not all of my sample of second generation interviewees were home owners, however the majority were. I did not apply my analytical framework to second-generation interviewees who occupied other housing tenures. This is an area that I would have liked to explore but my primary focus in this study was interviewees who had experience of home ownership. My findings suggest there were some key differences with first generation interviewees at the start of home ownership careers. Informal financial assets (i.e. intergenerational loans) combined with formal (i.e. banks, building societies, estate agents) and informal (i.e. parents, friends, siblings) advice networks much earlier in their home ownership careers for this group. Informal financial assets tended to take the form of intergenerational loans used to help second generation interviewees raise deposits on their first property purchase.

There was evidence that informal financial advice from parents, older siblings and friends who had previous experience of property purchase were used to validate professional advice received from formal advice networks (i.e. banks, building societies, financial institutions). In the latter phases of home ownership careers however, I found there is a much more exclusive use of formal asset networks in the process of property purchase. These took the form of housing equity accumulated from earlier residential moves, bank or building society savings. I found fewer examples of intergeneration exchanges from parents once home ownership careers had been established. My findings suggest that more attention needs to be paid to the complex interrelationship between informal/formal financial assets and advice networks throughout home ownership careers among ethnic minority households.

My single asset network framework was used to interpret return migration planning. This activity was being undertaken exclusively by first generation interviewees. Those interviewees who did indicate hopes or definite plans to return migrate made use of a number of assets and networks. The findings presented in Chapter Nine suggest that return migration planning were complex and involved either a permanent return or multiple residence. Transnational social and kinship networks combined with formal financial assets primarily in the form of housing wealth, life savings and in several cases lump sum redundancy payments in achieving return migration strategies. A number of interviewees inherited family land since their arrival to the UK. This provided an important resource for many first generation interviewees in reducing the overall cost of the return. Interviewees who had access to these assets and networks began to make full use of these on retirement after adult children had established their own families, independent housing and work careers. There was evidence that some first generation interviewees, who retained aspirations to return migrate, were frustrated by a lack of these assets and networks. Social and kinship networks in the

Caribbean that were weak or strained created real difficulties for some interviewees to explore opportunities to invest UK housing wealth into Caribbean housing markets. Moreover for those interviewees who were struggling to sustain their UK home ownership status due to the absence of strong social and kinship networks, formal and informal financial assets, also found it difficult to entertain realistic hopes of a return to the Caribbean. As a result of these issues, return migration plans were either abandoned or put on hold.

Theme two: Inheritance, transnational inheritance and intergenerational transmissions

My research findings presented in Chapter Eight suggest that new perspectives are needed to better understand the inheritance experiences among post war African Caribbean families. My results revealed that the most common experience of inheritance across first generation interviewees was of family land in the Caribbean. I called these transnational inheritances. Byron (1994) noted that these inheritances were important factors in making the cost of return more affordable. Although inheritance of property or land overseas is under researched within the UK literature, it was a common occurrence among many of the families I talked to. In Chapter Three I described the key features of the system of family landholding within extended kinship networks and how the process of post war migration has further fragmented the ownership of this land. My results suggest that the possession of family land has created new opportunities for some families and created practical dilemmas for others struggling to integrate these inheritances into existing UK housing asset portfolios. Access to family land in the Caribbean for many first generation interviewees meant that return migration planning was made much easier as it helped to reduce the overall cost of the return project. It also meant that for those interviewees who hoped to make a permanent return it provided

opportunities to disinvest in UK housing assets through the sale of the home needed to fund the return. First generation interviewees who expressed an interest in multiple residence said that access to family land enabled them to invest UK housing wealth into redeveloping existing housing structures or in building second homes on this land. For those interviewees who had not expressed a desire to return to the Caribbean, inheritance of family land occasionally created tensions when these absentee owners did not have access to strong kinship and social networks they felt were needed to help protect their interest. Moreover my findings suggest that the possession of family land caused concerns for some interviewees who feared that the possession of assets overseas might attract the attention of UK tax authorities or may affect state benefits. As a result of these concerns, transnational inheritances among this group of first generation interviewees were rarely discussed with younger family members who might one day become beneficiaries. Moreover transnational inheritances tended not to be incorporated within inheritance planning involving housing assets held in the UK.

The wider significance of these findings on transnational inheritance is that over time one would expect that second and third generation African Caribbean family members are likely to become beneficiaries of overseas housing and land assets. Moreover this is likely to result in a much more diverse portfolio of housing assets if these beneficiaries like their parents embark on housing careers within the home ownership sector. My research findings suggest that there is a need for the inheritance literature to incorporate much broader perspectives that acknowledges inheritances claims originating overseas and the potential difficulties beneficiaries face in integrating these within inheritance planning in the UK context.

My findings on intergenerational exchanges during the lifetime of the giver confirm the important role played by parental support in helping younger family members at the start of home ownership careers. There were other intergenerational exchanges taking place but on a transnational basis. There was some limited evidence that financial help was being given to support younger family members in the Caribbean. This financial support included helping younger family members with education expenses, meeting household costs and establishing small business enterprises. These findings are significant as these intergenerational exchanges bare some of the hallmarks of remittance. The source of remittances within household budgets is an area that is surprisingly under researched. My findings suggest that there is potential to converge literatures on intergenerational transmissions of wealth among African Caribbean home owners and remittance exchanges.

Theme three: Transmission and investment of housing wealth overseas through return migration and kinship networks

The family life histories provided important insights to the way that the transmission and investment of housing wealth occurs overseas through return migration and supporting kinship networks. I described these patterns of housing wealth consumption and investment in Chapter Nine as housing wealth leakage. There were two dimensions to this.

The first dimension deals with the investment of UK housing wealth into family land and Caribbean housing markets. These tended to be linked to some form of return rather than for purely speculative purposes. There was strong evidence that UK housing wealth played a key role in financing return migration among first generation interviewees. There was very little interest expressed among second generation interviewees to engage in return migration

activity. My findings reveal that UK housing wealth was being invested by many first generation interviewees into Caribbean housing markets to build second homes usually on family owned land. These findings builds on earlier contributions to the 'race' and housing literature by authors who have provided insights to the way that Indian and Pakistani households in the 1970s used a range of housing investment strategies in the UK in order to facilitate return migration (Dahya, 1974; Anwar, 1979). These findings also confirm earlier work on the key role that the possession of family land in the Caribbean plays in helping to reduce the overall costs of the return (Byron, 1994; Byron and Condon, 1996). Very little empirical work has emerged in this literature to explore the links between the strategic uses of UK housing wealth and return migration. I did not ask interviewees for detailed information about the mechanisms used to release equity in their properties to finance the purchase of second homes in the Caribbean. On reflection this would have been useful as this is an area that is not very well understood within the second homes literatures (Council of Mortgage Lenders, 2001; ODPM, 2005b).

The second dimension to housing wealth leakage that emerged from my findings in Chapter Nine occurred within intergenerational exchanges within extended family networks in the Caribbean. There was evidence of transmissions of wealth overseas through social and kinship networks. In my review of the literature on intergenerational transmissions of wealth in Chapter Four I argued that this work has a tendency to focus on exchanges taking place within the UK. My fieldwork findings revealed instances of financial exchanges between first generation interviewees and younger family members overseas for a variety of reasons. These ranged from helping relatives in bridging emergency cash flow problem, through to offering money to establish entrepreneurial activity. These exchanges bare some of the hallmarks of

remittances, which are widely practiced within migrant communities in supporting families and communities in developing regions. My findings suggest that further work is needed to explore these empirical links with the remittance literature and the mechanisms used to facilitate intergenerational transmissions of UK housing wealth taking place within global kinship networks.

There was some limited evidence that UK housing wealth was being used to invest in small business opportunities by returnees seeking to boost their income on retirement. These investments were often linked to the tourism industry in the Caribbean region. These findings on entrepreneurial activities among post war returnees mirror similar empirical work in the Caribbean migration literature I reviewed in Chapter Four. Evidence drawn from the Caribbean small business literature suggests that many of the barriers faced by African Caribbean businesses may not apply in Caribbean markets. Moreover this literature suggests that they can have a competitive edge if the issue of finance can be addressed given their knowledge of local markets and social networks. My findings suggest that there is potential to develop further empirical links between the housing wealth, return migration and the ethnic minority small business literatures.

My finding linking the use of different housing markets to facilitate a range of return migration goals enabled me to develop theoretical perspectives to a phenomenon I have termed transnational housing markets in Chapter Nine. I describe these as a particular form of housing market created through the process of return migration and the purchase of second homes in the Caribbean. These markets that exist between the UK and the Caribbean are connected by the flow of return migrants and capital in meeting their housing needs. As a

result new investment opportunities arise to direct UK housing wealth into local housing markets in the Caribbean. The theoretical underpinnings of this phenomenon are the notion of transnational social space and the work of Basch *et al*, (1999). This literature focuses on the social, economic and political networks that migrant communities interact and are embedded. I argue that housing systems and financial networks form an integral component of the network that exists between migrant communities. Moreover these housing markets are often embedded within investment flows into family land that have important cultural and symbolic significance for those engaging in return migration activity.

These perspectives on transnational housing markets provide important insights to the understanding of housing markets. Moreover they represent new opportunities for migration scholars to make important contributions to a field that has traditionally been dominated by economic perspectives. Emerging perspectives on the creation and workings of housing markets are increasingly being made by non-economic disciplines (Smith, 2004, 2005b; Smith *et al*, 2006). My findings suggest a new research agenda in this field. There are important public policy implications to the emergence of transnational housing markets and my reporting of housing wealth leakage in Chapter Nine. I found limited evidence that these housing investment activities are creating over heated housing markets across parts of the Caribbean where return migration activity is greatest. Several interviewees complained about the rising cost of constructing new homes in the Caribbean. This phenomenon has been noted within the return migration literature I reviewed in Chapter Three. Moreover in the second homes literature there have been concerns expressed about the implications of these investments in second homes in UK and European housing markets (Council of Mortgage

Lenders, 2001; Centre For Future Studies, 2004). My findings suggest that this is fertile ground for further empirical work.

The influences of environmental factors were increasingly featuring within the overseas housing investment decisions among some first generation interviewees I spoke to. This issue emerged as a result of the timing of some of the interviews, which coincided with Hurricane Ivan in Grenada and the Asian Tsunami in late 2004. I felt that it was important to draw attention to this issue as it may have wider implications for some of the discussions I have referred to above about patterns of UK housing wealth leakage and provide fertile ground to develop links with the literature on risk society (Beck, 1992, 1995; Giddens, 1999). The field of climate change and how these influence financial investment decisions of returning migrants is not very well understood and opens up the possibilities for a new research agenda. There is emerging evidence in the second home literature that fears over climate change are influencing housing investment decisions in the UK and overseas housing markets (Council of Mortgage Lenders, 2001; Centre for Future Studies, 2004). Moreover, within the single asset network approach I developed in Chapter Four, there is potential to incorporate ‘environmental factors’ as another category of resources into this analytical framework in interpreting return migration plans.

Theme four: Cultural economic perspectives to the inheritance of family land

I have incorporated cultural economic perspectives to the way that inheritance of family land and inheritance planning in the UK takes place. This provides an important research theme in

this study. In Chapter Two, I argued that the literature has tended to focus on wealth consumption within an economic dominated framework. I was interested in developing a much broader notion of consumption that incorporated literature from cultural consumption theory specifically around the issue of inheritance. In Chapter Four, I set out my approach in gaining what I described as a cultural economic perspective to inheritance. I paid particular attention to the way that these perspectives provided insights to the values and meanings attached to the inheritance of family land in the Caribbean, how these are integrated within inheritance planning, and whether they are treated as symbolic or realisable economic assets. This process provided a platform for me to explore how these inheritances might be integrated within housing asset portfolios in the UK.

My findings presented in Chapter Eight suggests that a distinction was being made between preserving different housing assets accumulated within the UK housing market and family land inherited in the Caribbean by first generation interviewees. Property bought in the UK by this group was increasingly being viewed as a realisable economic resource that played an important role in ensuring the financial well being of the family. For some first generation interviewees the possession of a UK housing asset that had accumulated in value over time has enabled individuals to realise long held goals of return migration. Opinions expressed about the role of the UK home suggested that there would be little resistance for this asset to be sold off if the proceeds enhanced the collective economic well-being of family. First generation interviewees who had inherited family land since their arrival to the UK viewed these as having important cultural significance that assumed an economic importance on retirement in reducing the overall cost of return migration.

The cultural economic framework used to explore the values and meanings attached to inheritance suggested that both first and second generation interviewees hoped that housing wealth left to surviving family members symbolised a lifetime of hard work, prudent financial management and sacrifice to potential beneficiaries. Moreover it was hoped that these values would be transmitted to them. In other words a successfully negotiated home ownership career and accumulated housing wealth that could be passed on through inheritance provided a powerful marker of a successful sojourn to the mother country for post war African Caribbean migrants and their families.

My findings did hint at some of the dilemmas faced by first generation interviewees when it came to deciding how family land should be distributed within families. Family land tended not to be integrated within heritance planning for a number of reasons. This tended to be the case because first generation interviewees did not view these as realisable economic assets that required the same level of attention in the ‘normal run’ of financial planning. Moreover there was evidence suggesting that this type of transnational inheritance provided a number of practical problems for families due to the lack of paperwork setting out legal ownership, unawareness of legal processes in resolving disputes in the Caribbean and concerns that legal advice would be expensive if action were pursued in the UK. In my findings reported earlier in this chapter I noted concerns expressed by some first generation interviewees that these transnational inheritances might attract the attention of UK government tax departments and might affect benefit claims. These issues created disincentives to make proper arrangements for the future of family land among some first generation interviewees. Moreover my findings suggest that this lack of planning might result in these inheritances being ‘forgotten’ about by UK based African Caribbean families.

Theme five: How these perspectives contribute to the wider body of housing wealth literature

My findings presented above provide important new perspectives to the housing wealth experiences of post war African Caribbean migrants and their families. Many of the issues raised have important implications that extend to the wider home ownership community, housing wealth and migration researchers. I have drawn attention to these throughout and developed perspectives that provide a more dynamic insight to the decision making processes, financial assets and networks used by a cohort of home owners who are often engaging in a much wider consumption agenda. Many of the issues raised in Chapter Two and the connections and assumptions that I have made offer an important new research agenda on public policy issues that are largely neglected within the literature.

APPENDICES

Profile of London Case Studies

| Name | Place of birth | Age | Occupation | Tenure* | Year of arrival to UK | Year first property purchase |
|-------------------|----------------|-----|-------------------------|---------|-----------------------|------------------------------|
| Ezra Gunford | Dominica | 70 | Civil Servant | OO | 1956 | 1965 |
| Francis Gunford | London | 42 | Electrician | OO | N/A | 1992 |
| Daniel Charles | Dominica | 73 | Print worker | OO | 1954 | 1974 |
| John Charles | London | 43 | Caretaker | RSL | N/A | N/A |
| Nemiah Albert | Jamaica | 73 | Construction worker | OO | 1961 | 1965 |
| John Albert | London | 48 | Record store owner | OO | N/A | 1983 |
| Mary Barclay | Grenada | 47 | Administrator | RSL/RTB | 1965 | 1987 |
| Charlotte Barclay | London | 37 | Student | PR | N/A | N/A |
| Derrick Byron | Grenada | 74 | Public transport worker | OO | 1956 | 1964 |
| Eddie Byron | London | 46 | Self employed | OO | N/A | 1985 |
| Alfred Rawlings | Grenada | 72 | Public transport worker | RTB | 1956 | 1985 |
| Ronnie Rawlings | London | 46 | Self employed | OO | n/a | 1983 |

Key: *OO: owner occupier; PR: private rented; RTB: right to buy; PH: parental home; F: friends; RSL: registered social landlord

Profile of Birmingham Case Studies

| Name | Place of birth | Age | Occupation | Tenure* | Year of arrival to UK | Year of first property purchase |
|-------------------|----------------|-----|------------------------|---------|-----------------------|---------------------------------|
| Sonny Browne | Jamaica | 75 | Retired factory worker | RTB | 1955 | 1983 |
| Jeffrey Browne | Birmingham | 35 | Unemployed | PH | N/A | N/A |
| Mary Dickens | Jamaica | 73 | Retired nurse | OO | 1956 | 1964 |
| Claudette Dickens | Birmingham | 49 | NHS manager | OO | N/A | 1984 |
| Cheryl Roberts | Birmingham | 75 | Self employed | OO | N/A | 1965 |
| Adam Roberts | Birmingham | 41 | Chef | OO | N/A | 1989 |
| Valerie Herbert | Jamaica | 77 | Retired nurse | OO | 1957 | 1967 |
| Dana Martins | Birmingham | 38 | Health care worker | OO | N/A | 1986 |
| Ben Bradley | Jamaica | 72 | Transport worker | OO | 1955 | 1965 |
| Cathy Myers | Birmingham | 48 | Local govt worker | OO | N/A | 1982 |
| Herbert Alexander | Dominica | 72 | Transport worker | OO | 1956 | 1961 |
| Kathleen Davies | Birmingham | 46 | Midwife | OO | N/A | 1982 |
| Sarah Lloyd | Jamaica | 77 | Factory worker | OO | 1951 | 1962 |
| Mary Kent | Birmingham | 50 | NHS health worker | OO | N/A | 1981 |

Key: *OO: owner occupier; PR: private rented; RTB: right to buy; PH: parental home; F: friends; RSL: registered social landlord

Appendix 3: Life History Recording Agreement Form

I _____ hereby give my consent for the *University of Birmingham* the right to use and make available the content of the recorded interviews (**subject to any restrictions below**) as part of the doctoral thesis '*Housing Wealth & Accumulation; Experience of Afro Caribbean Households of Home Ownership in Birmingham and London in the period 1950 – 70*'. The research is supervised by Prof. Alan Murie and Mr. David Mullins, based at the Centre for Urban & Regional Studies.

I agree that any recordings of my interview and accompanying material will be held at the *Centre for Urban & Regional Studies, University of Birmingham*.

I understand that the content will not be used in a derogatory manner and that the author of the contribution will be correctly identified in all uses of it. I understand that no payment is due to me for this assignment and consent. You reserve the right to withdraw your consent at any time of the life of the project.

I consent that the recordings can be used in the following ways (**subject to any restrictions below**):

- Use in schools, universities, colleges and other educational establishments, including use in a thesis dissertation or similar research
- Public performance, lectures or talks
- Use in publications, including print, audio or video cassettes or CD ROM
- Public reference purposes in libraries, museums & record offices

Do you want your name to be disclosed? Yes ☐ No ☐

RESTRICTIONS:.....

.....

.....

.....

Signed by Person Interviewed: Date:

(Print name):

Address:

.....

Postcode: Telephone:

University of Birmingham use

Signed on behalf of the University of Birmingham:

(Print name):

Appendix 4: letter to potential interviewees

Dear,

RE: ORAL HISTORY STUDY OF AFRO CARIBBEAN HOME OWNERSHIP

I am a research student based at the Centre for Urban & Regional Studies. I am undertaking a study of the home ownership experiences of Afro Caribbean households who entered the UK between the period 1950-70. My research is part of a doctoral thesis that is funded by the Economic and Social Research Council.

I was particularly keen to contact those of you who had taken part in the oral history study of the Notting Hill Carnival. I am seeking individuals and families who might be interested in participating in my research.

My study attempts to explore how the experience of home ownership has affected the lives of first and second-generation Afro Caribbean households. I will be using oral history in conducting the interviews. So far I am focussing on families living in Birmingham and London where I used to live until recently.

If you are interested in participating in this study or would like more information please do not hesitate in contacting me on 0121 414 2293 where you can leave a message or on 07957 319 704.

Any help that you can give will be greatly appreciated!

Yours sincerely

Ricky Joseph
Research Student

Appendix 5: interviewee appointment letter

Email: rxj288@bham.ac.uk
Tel: 0121 414 2293
Mobile: 07957 319 704

XXXX

Date

Dear XXX,

RE: ORAL HISTORY STUDY OF AFRO CARIBBEAN HOME OWNERSHIP

It was nice chatting to you earlier today regarding my research, and thank you for agreeing to be interviewed by me on XXXXXXXX.

By way of introduction, I am a PhD student based at the Centre for Urban & Regional Studies (CURS). I recently interviewed your mother XXXXX as part of my study into the housing experiences of Caribbean families who migrated to the UK between the period 1950-70.

I am keen to interview second-generation family members about their own housing experiences and she suggested that you might be interested in taking part in the study. I have attached an interviewee biographical profile for you to complete. This information is useful for me to get an idea of you situation.

I should emphasize that any information that is used will be anonymised to ensure the confidentiality of those taking part. I am more than happy to discuss this further with you.

I look forward to meeting you next week.

All the best

Ricky Joseph
Research Student

Encl. interviewee biographical profile

| | |
|-------------------------|--|
| Date | |
| Interviewee ref. | |

Appendix 6: Interviewee Biographical Profile

Thank you for agreeing to take part in this study of African Caribbean home ownership. It would be really useful if you can complete this basic information about yourself and family background. Please be assured that any information that you give will be treated in confidence. If you have any queries, please feel free to contact Ricky Joseph (email: rxj288@bham.ac.uk telephone: on 0121 414 2293), Centre for Urban & Regional Studies, University of Birmingham, J G Smith Building, Edgbaston, B15 2TT

Part A: Information about you

1. What is your name? _____

2. How old are you? 25-30 ☐ 31-40 ☐ 41-50 ☐ 42-60 ☐ 61+ ☐

3. What is your country of birth? _____

4. What is your employment status?

Retired ☐ Full time work ☐ Part time work ☐ Self employed ☐
Unemployed ☐ Home maker/carer ☐ Other ☐ (please state) _____

5. What is your marital status?

Single ☐ Married ☐ Separated ☐ Divorced ☐ Widowed ☐

6. Do you have children living in the UK? Yes ☐ No ☐

Part B: Information about your housing history**7. What is your housing status?**Home owner ☐ Right to Buy ☐ Council Tenant/Housing Association ☐Other ☐ (please state) _____**8. How long have you lived in your home? (please tick)**Under 1 year ☐ 1 – 2 years ☐ 3 – 5 years ☐ 6 – 10 years ☐Over 10 year's ☐**9. If you own your home do you own it?** Outright ☐ Mortgage ☐ Leased ☐**10. Please give me brief details of properties that you have bought in the past?**

| Dates | Brief address details (e.g. area, type of property etc) | Reasons for moving |
|-------|--|--------------------|
| | | |

Part C: Information about your migration history

11. If you were born in the Caribbean which island did you migrate from?

12. When did you migrate to the UK? _____

13. Who travelled with you at the time?

Self ☐ Partner ☐ Partner and family ☐ Friends/relatives ☐

14. Who did you live with in the Caribbean?

Parent ☐ Relative ☐ Partner ☐ Friends/relatives ☐

Part D: Information about your family

15. If you have adult children living in the UK do any of them own their properties?

Yes ☐ No ☐

16. How long have they owned their properties? _____

**Thank you for completing this questionnaire.
Please return in the enveloped provided.**

| | |
|-------------------------|--|
| Date | |
| Interviewee ref. | |

Appendix 7: Topic Guide: Introductory Interview

Introduction

My name is Ricky Joseph and I am a research student based at the Centre for Urban & regional Studies. Thank you for agreeing to be interviewed by me. My research is part of a PhD funded by the ESRC/ODPM. The aim of my research is to explore the home ownership careers of African Caribbean families who settled in Birmingham and London after the post war period. This subject is not very well understood and I am keen to find out your experiences since you arrived in the UK. I hope to be able to interview two generations of the same family to find out the different experiences and may need your help to identify another member of your family who might be interested in talking to me about their housing careers. This is an introductory interview to give me an overview of your family background, your experiences of home ownership and your children's housing careers. Any information that you give me will be treated confidentially. Hopefully you are happy with the consent form that you have signed. This explains how information I get from you will be kept, as well as your right to withdraw from the study at any time. I will be asking you to about the following issues:

- About you and your family
- Your present housing
- Your children and their housing
- Your family background in Caribbean and decision to migrate
- Your early housing experiences in the UK
- Your decision to buy your home
- Your housing career since
- Links with the Caribbean

Do you have any questions before I start? May I please have your permission to tape the interview as I am very interested in the details of what you have to say, and it's very difficult to take full notes?

1. About you and your family

- Which part of the Caribbean do you come from?

- When did you arrive to the UK?
- Do you have a family in the UK?
- How long have you been living in Birmingham/London?
- What is your occupation?

2. Your present housing

- Do you own your home?
- How long lived here?
- Who lives here with you?
- Did you purchase it yourself or with someone else?
- Are you still paying a mortgage?

3. Your children and their housing?

- Do you have any children in UK?
- What ages are they?
- What type of housing do they occupy?
- Are any of your children home owners?
- How long have they owned their homes?

4. Your family background in Caribbean and decision to migrate

- Which part of the Caribbean are you from?
- Who were you living with just before you left (i.e. parental home, relative, friends etc)?
- Did your family own/rent the land they occupied?
- Tell me briefly about your family in the Caribbean (i.e. siblings, close relatives etc)
- What was your trade/occupation before you arrived in the UK?
- What was the reason that you came to the UK (i.e. work, family etc)
- Did you travel by yourself?

5. Your early housing experiences in the UK

- Did you have accommodations organised ahead of you (i.e. friends, relatives etc)?
- What type of housing did you have?
- What help did you receive to find housing when you arrived (i.e. friends, relatives etc)?
- What were the main problems you faced finding somewhere to live?

6. Your decision to buy your home

- What made you decide to buy your first property?
- What type of property did you buy?
- Who bought with you?
- Who was living as part of your household?

- How did you find your first home (i.e. estate agent, friends, relatives etc)?
- What help did you get (i.e. friends, relatives, estate agents etc)?
- Did you have problems with raising finance?
- If you did how did you resolve this (i.e. 'partner', bank loan, help from friends/relatives)?

7. Your housing career since

- Have you moved since you bought your first property?
- If you have how many times?
- What were the reasons for moving?
- Where do you see your housing career now?

8. Links with the Caribbean

- Have you been back to the Caribbean since you arrived in the UK?
- Do you have any plans to return?
- What role will your property play in helping you to achieve this?

Thank you for taking part. I will get back to you in order to follow up the points you have made. In the meantime if you can think of any of your children who would be interested in talking to me please ask them first and I am more than happy to speak to them directly to arrange an interview with them.

| | |
|-------------------------|--|
| Date | |
| Interviewee ref. | |

Appendix 8: Topic Guide for Home ownership careers

Introduction

My name is Ricky Joseph and I am a research student based at the Centre for Urban & regional Studies. Thank you for agreeing to be interviewed by me. My research is part of a PhD funded by the ESRC/ODPM. The aim of my research is to explore the home ownership careers of African Caribbean families who arrived to the UK after the post war period. This subject is not very well understood and I am keen to find out your experiences and views. This interview is intended to give me an idea about your home ownership career. Any information that you give me will be treated confidentially. Hopefully you are happy with the consent form that you have signed. This explains how information I receive from you will be kept, as well as your right to withdraw from the study at any time. I will be asking you to questions about the following issues:

- Reasons for buying your home
- Strategies that you have used in your housing
- Use of formal and informal networks
- Risks and opportunities faced in your housing
- Reflections on where you are now in your housing career and your family

Do you have any questions before I start? May I please have your permission to tape the interview as I am very interested in the details of what you have to say, and it's very difficult to take full notes?

Part A: Reasons for buying your home

1. What were your reasons for buying your first home?

Prompt

Poor housing at time

Family circumstances

Pressure to become a home owner
Influence from peer/family
Opportunity to achieve financial security

2. What problems did you experience when you began your search for housing?

Prompt

Lack of savings
Unsure how to go about finding places to buy
Discrimination at the time
Wasn't sure how long intended to remain in the UK

3. What did you hope that you would achieve by buying your home compared with the type of accommodation that you occupied before?

Prompt

Offered better value than renting at the time
Hoped to use the home as a base to build equity
Financial security for whole family

4. If you have moved since you bought your first property what was the reason for this?

Prompt

Needed larger home because of changes to family
Wanted to improve quality of the housing
Hoped to take advantage in rises in property prices
Greater confidence in overall financial position

Part B: Strategies that you have used in your housing

5. If you struggled to buy your home what options did you make use of at the time?

Prompt

Bought jointly with a friend/relative
Brought in lodgers to help with costs
Delayed buying in order to save more money
Tried to get a better mortgage deal

6. If you bought a property with someone else other than your spouse what was the reason?

Prompt

Couldn't afford to buy otherwise
Both in need of housing at the time
Convenient arrangements

7. If you bought a property with someone else other than your spouse how long did you intend for this arrangement to continue for?

Prompt

Not sure
Indefinitely
Until we were both in stronger financial position

8. If you rented rooms out to other people how did you organise this?

Prompt

Made use of personal network of friends/relatives
Advertised using local papers

9. How long did you intend for this arrangement to continue for?

Prompt

Just for a short period until financial situation improved for both parties
For as long as possible
Until children got older and needed extra space

10. Have you made use of a similar arrangement at any other time in your home ownership career?

Prompt

Only at the start
Occasionally when financial situation arises.

Part C: Use of formal and informal networks

11. During property purchases where were you likely to look for information?

Prompt

Estate agents

Friends/relatives

12. How has this changed over time?

Prompt

Make more use of friends/relatives when started home ownership career

Make more use of estate agents and other professional services

Still use the same networks as before

13. What would you say is the reason for this?

Prompt

Property purchase more complex now needing professional help

Don't have the same network of people to rely on for help

Feel in a lot stronger position financially so can afford to make use of professional services

Part D: Financial networks

14. Have you used other financial sources to help you in your home ownership career?

Prompt

Rotating savings and credit associations

Loans between friends/family

15. How much have these been used during your home ownership career?

Prompt

A lot at the start

Infrequently

16. If you had problems raising money for a deposit what options might you have?

Prompt

None at all

Rely on family or friend

Delay purchasing until financial situation improved

17. What other informal financial arrangements have you been involved in?

Prompt

Remittances

Rotating savings and credit associations

Loans between family members

18. How have these changed over time?

Prompt

Make the same use of them

Rarely use these now

19. If you do not use these as much as before why is this the case?

Prompt

Feel in a better financial position as a home owner

Lot of these practices no longer used

I can usually rely on my bank/building society for help if I am having problems

20. How much use do you make of financial products and services linked to your property?

Prompt

Used all the time

Much greater use now than before

21. Do you use other sources for financial advice?

Prompt

Another family member/friend

Feel confident about financial issues

Part E: Risks and opportunities faced in your housing

22. If you have experienced financial difficulties in your housing after buying your home how have you dealt with these?

Prompt

I have been able to rent out a spare room

I can rely on a friend/relative to help me out

I can easily access finances through my home

23. Who would you speak to if you had a financial problem?

Prompt

To another member of your family/friend

Advice from professional service (i.e. bank, building society, advice centre)

Not really done anything about it

Part F: Reflections on where you are now and your family

24. Looking back on your home ownership career what resources (i.e. financial, information, support etc) have been the most important for you at the start of your housing?

Prompt

Family and friends

Earnings from job

Savings

25. What resources are most important to you after you moved for the first time?

Prompt

Family/friends

Earnings from job

Savings

Equity in property

26. What resources are most important to you on your last move?

Prompt

Family/friends

Earnings from job

Equity in property

Any other new resources

27. If the type of resources that you have used in the past in your home ownership career have changed what do you think is the reason for this?

Prompt

More/less confident about your overall financial position

Property purchase more/less complicated

Concern to get things right

28. What is your future plans for your home ownership career?

Prompt

Not sure

Happy in present property

To use assets in home in other areas of life (i.e. return migration, investing in children)

29. What resources do you feel are important for younger members of your family at the start of their housing careers?

Prompt

Financial help with a loan/gift

Advice and support from other family members

Access to good independent advice

**Thank you for taking part. I will get back to you in order to follow up the
points you have made.**

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| Date | |
| Interviewee ref. | |

Appendix 9 Topic Guide: Inheritance and Intergenerational Transmissions of Housing Wealth

Introduction

My name is Ricky Joseph and I am a research student based at the Centre for Urban & regional Studies. Thank you for agreeing to be interviewed by me. My research is part of a PhD funded by the ESRC/ODPM. The aim of my research is to explore the home ownership careers of African Caribbean families who arrived to the UK after the post war period. This subject is not very well understood and I am keen to find out your experiences and views. This interview is intended to give me an idea of plans that you may have made regarding inheritances and intergenerational loans in your family. Some of my questions will take the form of a series of scenarios where I will ask your views on certain issues. Any information that you give me will be treated confidentially. Hopefully you are happy with the consent form that you have signed. This explains how information I receive from you will be kept, as well as your right to withdraw from the study at any time. I will be asking you to questions about the following issues:

- Experiences of inheritance, gifts and loans in the UK and the Caribbean
- Your views on approaching inheritance planning using scenarios

Do you have any questions before I start? May I please have your permission to tape the interview as I am very interested in the details of what you have to say, and it's very difficult to take full notes?

Part A: Experiences of inheritance and intergenerational transmissions of wealth in the UK context

1. Experiences of receiving inheritance in the UK

Have you received an inheritance from another member of your family in the UK in the past?

If yes, what form did this take (i.e. cash, property, keepsake)

What was your relationship with the person making the bequest (i.e. parent, sibling, relative)?

When did this take place?

If you received an inheritance of property what did you do with it?

If you received a cash inheritance how have you used this?

Did you make any special plans for this and if so how and why?

2. Planning inheritances of your UK assets

I would like to present you with some scenarios to find out your views on inheritance planning.

Scenario 1 Property as an economic asset

- On the death of the owner, do you think that it is best for the home to be sold automatically to meet the economic needs of surviving family members?
- Do you feel that this is more important than keeping home intact for emotional reasons at any cost?
- If you think that the home should be sold after the death of the owner what do you think is the best way to decided who gets what?
- Do you think that beneficiaries should have an equal amount or should this be based on other factors (i.e. quality of relationship with the deceased, their financial needs)

Scenario 2: Property as a symbolic asset

- Do you think that the home should remain intact after the death of the owner irrespective of the financial needs of surviving family members? If so why?

- If you are planning how best to dispose of your home, what do you think should happen if you know that other members of your family think it should be kept to preserve the memories
- Do you think there are any circumstances that the property should automatically be retained after the death of the owner?

3. Experiences of receiving gifts or loans in the UK

Have you received a gift or loan before from another member of your family in the UK?

What was your relationship with the person making the gift/loan (i.e. parent, sibling, relative)?

When did this take place?

Why was this made (i.e. because you asked for financial help, prompted by the giver)?

What did you use the loan for (i.e. to help with housing, for long term investment, pay off a debt etc)?

4. Experiences of making a gift or loan in the UK

Have you made a gift or a loan to another member of your family in the UK?

If yes who was this given to and why (i.e. were you asked, to help member in urgent need)?

How was this money used by the family member?

Were you asked for this loan or gift before it was made?

How often have you made such loans or gift?

Would consider a small/medium/large amount of money?

Part B: Experiences of inheritance and intergenerational transmissions of wealth to the Caribbean

5. Experiences of receiving inheritance from the Caribbean

Have you inherited property/land from a relative in the Caribbean?

When did this take place?

Who else was included the inheritance (i.e. siblings, cousins)?

What have you done with this inheritance since you received it?

Have you spoken about this to another member of your immediate family at the time or since?

How do you intend to make use of this inheritance? (i.e. return visits, permanent return)

If you have made no plans for this inheritance since receiving it, what is the reason for this?

What actions have you taken to make use of it in the future?

Have you invested any money in this land/property since you received it?

If not why?

If you have what sort of investments have you made?

Have you returned to the property/land that you inherited since receiving it?

6. Planning inheritances of Caribbean assets

I would like to present you with some scenarios to find out your views on inheritance planning.

Scenario 1 Property as an economic asset

- Do you think that family land in the Caribbean should be used to support the economic well being of other family members?
- Do you think that family land should be included in inheritance planning along with other UK assets?
- How easy (or difficult) might it be for someone based in the UK to plan the use of family land in the Caribbean
- What do you think is the best way for families to decide on this issue?
- Should family members in the UK be involved in this?

- If the family land has an economic value do you think it should be released by selling it if it would benefit family members in financial needs?
- How easily would it be to resolve a dispute if other family members in the Caribbean disagree with your plans to release the value of inherited land?
- Do you think that beneficiaries should have an equal amount or should this be based on other factors (i.e. quality of relationship with the deceased, their financial needs)

Scenario 2: Property as a symbolic asset

- In your inheritance plans how would you go about leaving family land to members of your family in the UK?
- Do you think that their needs are different to those family members in the Caribbean
- Do you think family land should remain intact after the death of the owner irrespective of the financial needs of surviving family members? If so why?
- Do you or think that it is important to preserving the memories of the family for members of the UK family? If so why?
- Do you think that family members in the UK should have an equal say over what happens to family land in the future?

7. Making gifts or loans to kinship networks in the Caribbean

Have you made a gift or a loan to another member of your family in the Caribbean?

If yes when did these payments start (i.e. when arrive in UK, since bought property etc)?

Which member of your family have you made these payments to?

How has this money been used by them (i.e. help with managing living expenses, to help in emergency, education needs of children, investment in a business)?

How was this money used by the family member?

Were you asked for this loan or gift before it was made?

How often have you made such loans or gift?

If you have been making regular gifts to a family member in the Caribbean has this changed over time (i.e. larger amounts, money used in different ways etc)?

Would you consider the money that you send a small/medium/large amount?

Are there other relatives in the Caribbean that you have made payments to?

Thank you for taking part. I will get back to you in order to follow up the points you have made.

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| Date | |
| Interviewee ref. | |

Appendix 10: Topic Guide for Return Migration

Introduction

My name is Ricky Joseph and I am a research student based at the Centre for Urban & regional Studies. Thank you for agreeing to be interviewed by me. My research is part of a PhD funded by the ESRC/ODPM. The aim of my research is to explore the home ownership careers of African Caribbean families who arrived to the UK after the post war period. This subject is not very well understood and I am keen to find out your experiences and views. This interview is intended to give me an idea of plans that you may have made regarding return migration. Any information that you give me will be treated confidentially. Hopefully you are happy with the consent form that you have signed. This explains how information I receive from you will be kept, as well as your right to withdraw from the study at any time. I will be asking you to questions about the following issues:

- Plans that you may have made to return to the Caribbean
- The resources that you think are important to help you to pursue this

Do you have any questions before I start? May I please have your permission to tape the interview as I am very interested in the details of what you have to say, and it's very difficult to take full notes?

Part A: Plans you have made to return to the Caribbean

1. Have you made plans to return to the Caribbean?

Prompt

Made definite plans

Something that you have thought about but not yet done anything about it

If so how do you intend to return?

Prompt

Permanently

Extended breaks

Multiple residence

2. If you intended to return to the Caribbean, what steps have you taken?

Prompt

Contacted relatives,

Made travel arrangements)?

3. What factors influent you decision to return

Prompt

Retirement,

Paid off mortgage,

Children left home

Part B: resources and networks used

4. How do you intend to finance your return?

Prompt

Use life savings

Sell UK property

Not thought about it

5. What contacts have you used in the Caribbean to help you in your plans?

Prompt

Spoke to family/friends in the Caribbean

Contacted an professional service that gives advice in this area

6. Have you decided where you hope to stay when you eventually return?

Prompt

Stay with family/friends

Build a property to move into

Stay on land that has been inherited

7. If you have access to family land in the Caribbean how has this affected your plans to return?

Prompt

Makes it cheaper overall

Can move into existing property on land

8. What role will your UK property play in your return plans?

Prompt

It is critical in raising finances for the return

Provides a base to return to UK

9. How have these plans affected other members of your family in the UK?

Prompt

They are pleased

They are anxious because it might mean that the family home in the UK may be sold

10. What role do other family members play in your plans?

Prompt

Not really discussed it yet until sure I know what I will be doing

They have offered advice and support

11. What do you think are the main financial barriers preventing you from realising your plans to return the Caribbean?

Prompt

Not enough savings

Still paying mortgage on UK home

Not enough equity in UK property to finance the return

The cost of land and other building costs in Caribbean

May not be able to sell UK home because other family members are living there

12. How do you hope to deal with these problems?

Prompt

Raise a loan

Delay going back

Scale down plans to go back

13. Are there any other factors that might influence your decision to return to the Caribbean?

Prompt

A slump in the property market in the UK

Rising costs of building properties in the Caribbean

Part C: Investment in housing in Caribbean

14. Have you bought land or a property as part of your return migration plans?

Prompt

Inherited family land

Made enquiries about the availability of land/property

15. If you have bought a second home in the Caribbean that is not part of a return what was the reason for this

Prompt

Good investment

Keeps the option open to return

16. What help did you get

Prompt

Spoke to friends/relatives

Sought professional advice in the Caribbean

Part C: Investments in kinship networks

17. Have you made any investments in the Caribbean through relatives or close friends?

Prompt

Offered loan to relatives (i.e. to help in household budgets, pay for education, help invest in well being)

Not something that I do at all

It is something I do because it helps me to support family who may help me when I return

Part D: Investment in other areas

18. Do you intend to make any other investments apart from your housing costs?

Prompt

To set up a small business

Because there are good opportunities to make money

19. Is this something that you have done in the past?

Prompt

Regularly send money back

20. What role does your UK home play in this?

Prompt

I am able to use money made on property to invest in this way

Feel much more financially secure to invest money in the Caribbean.

**Thank you for taking part. I will get back to you in order to follow up the
points you have made.**

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